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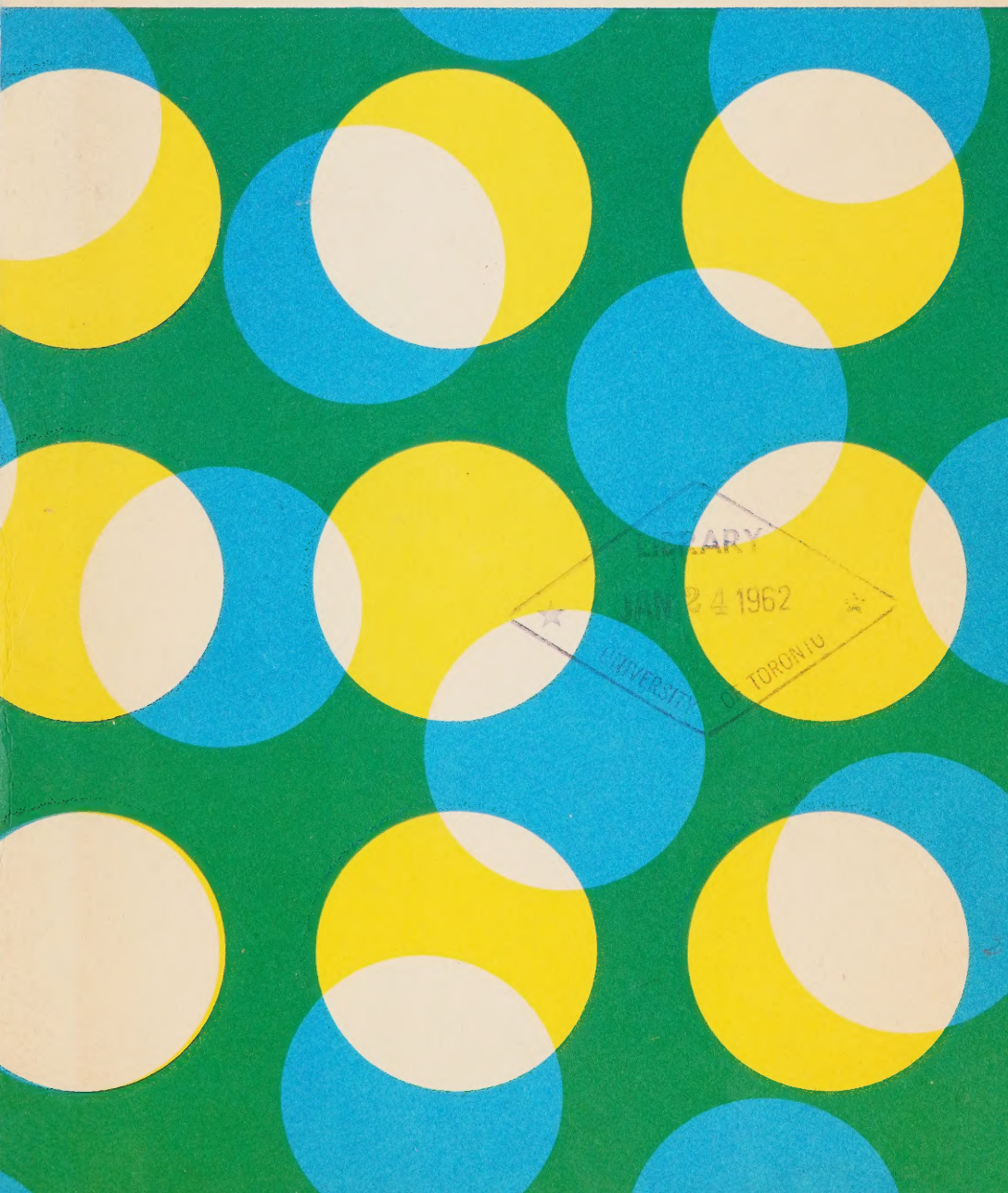
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WORKING AND LIVING CONDITIONS IN CANADA

Government
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Tenth Edition, April 1961

Prepared by the

ECONOMICS AND RESEARCH BRANCH
DEPARTMENT OF LABOUR

in consultation with the

DEPARTMENT OF CITIZENSHIP AND IMMIGRATION
and issued on the authority of

HON. MICHAEL STARR
Minister of Labour

GEORGE V. HAYTHORNE
Deputy Minister

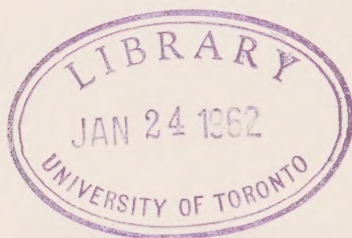
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FOREWORD

This is the tenth edition of a booklet prepared by the Economics and Research Branch of the Department of Labour for the purpose of providing current information in a concise form on working and living conditions in Canada.

In the preparation of this booklet the Economics and Research Branch wishes to acknowledge with thanks the assistance of the Department of Citizenship and Immigration, the Employment Branch of the Unemployment Insurance Commission, the Research Division of the Department of National Health and Welfare, the Labour and Prices Division of the Dominion Bureau of Statistics, the Taxation Division of the Department of National Revenue, the Legislation and Canadian Vocational Training Branches of the Department of Labour, and the Canadian Teachers Federation.

The information contained in this edition has been revised by Dr. P. H. Casselman with the assistance of Mr. H. R. Woods, and prepared for publication by Mr. R. A. Knowles, under the direction of Mr. J. P. Francis.

W. R. Dymond
*Director, Economics and Research Branch
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... Coming into port.

INTRODUCTION

People who come to live and work in a new country often find that many aspects of life are different from those to which they were accustomed at home. At first it may be difficult for them to understand and adopt the many new customs and practices.

For the newcomer, one of the most encouraging features of Canadian life is that he may live where he chooses, work wherever he wishes and buy goods without restriction. In fact, since most things in Canada are comparatively free of regulation, the individual is at liberty to establish himself in his new country in the manner he or she feels is best.

The main purpose of this booklet is to provide basic information on working and living conditions in Canada for those who are planning to emigrate to this country. Sources of additional information are also indicated.

The booklet deals with employment, earnings, working conditions, educational and training facilities, living conditions and social welfare services.

Although it is designed primarily for the prospective immigrant himself, it may also help immigration officials and others working with newcomers. It is hoped that it will also serve a more general purpose as a source of current information on working and living in Canada.



THE LABOUR FORCE (All groups)

5,000,000
4,000,000
3,000,000
2,000,000
1,000,000
900,000
800,000
700,000
600,000
500,000
400,000
300,000
200,000
100,000
0



Source: Census of Canada.

Confidential Source

I—POPULATION AND EMPLOYMENT

In the past half-century Canada has experienced a tremendous growth in population and industry, changing from a largely agricultural country to a highly industrialized modern nation. Canada's density of population still contrasts sharply with that of most European countries. Women comprise approximately one-quarter of the working force. Seasonal extremes of climate interfere with year-round employment in a number of industries, including agriculture which now employs 692,000 people.

Population

Since the turn of the century, Canada's population has more than tripled. At March 31, 1961, it was estimated to be 18,085,000 compared to 5,371,000 in 1901. Since 1951, the rate of population growth has been about 3 per cent annually, while that of France and Western Germany has been about 1 per cent.

Despite this rapid increase, the density of Canada's population (number of persons per square mile of area) remains very low. It should be emphasized, of course, that a considerable part of her northland is very sparsely populated because the climate and terrain in that region make it inhospitable for general settlement under present conditions. Some comparisons of population, size and density are shown in Table 1.

Table 1—Density of Population, Selected Countries

Country	Year	Population	Area in Square Kilometres	Density per Square Kilometre	Density per Square Mile ¹
Canada.....	1961	18,085,000 ²	9,974,375	2	5
Denmark.....	1958	4,515,000 ³	43,042	105	272
France.....	1959	44,970,000	551,208	82	212
Hungary.....	1959	9,917,000	93,030	107	277
Italy.....	1959	49,055,000	301,226	163	422
Netherlands.....	1958	11,186,000	32,450	345	894
United Kingdom.....	1958	51,870,000	244,016	213	552
Western Germany.....	1958	52,150,000	247,960	210	544

¹ 1 square kilometre= 2.59 square miles.
² Estimate at March 31 by Dominion Bureau of Statistics.
³ Provisional.
SOURCE: United Nations Demographic Yearbook 1959.

The population is heavily concentrated in a long, narrow strip running along the southern part of Canada next to the United States border, from Halifax, Nova Scotia to Victoria, British Columbia. Nearly two-thirds of the people of Canada are in the southern part of the provinces of Ontario and Quebec, where the two largest cities, Montreal and Toronto, are located.

In recent years, the most rapid population growth has been in the suburban areas on the perimeters of cities. Table 2 shows the metropolitan areas (city and suburban areas combined) that have grown the fastest during the most recent five years for which data are available.

Table 2—Population Increases in Metropolitan Areas in Canada, 1951-1956

<i>Metropolitan Area</i>	<i>Percentage Increase 1951-1956</i>	<i>Population 1956</i>
Edmonton, Alberta.....	44.5	251,004
Calgary, Alberta.....	42.5	200,449
Halifax, Nova Scotia.....	22.6	164,200
Toronto, Ontario.....	21.5	1,358,028
Hamilton, Ontario.....	20.4	327,831
London, Ontario.....	19.8	154,453
Vancouver, British Columbia.....	18.3	665,017
Ottawa, Ontario.....	18.1	345,460
Montreal, Quebec.....	16.2	1,620,758
St. John's, Newfoundland.....	15.9	77,991
Victoria, British Columbia.....	15.8	125,447
Winnipeg, Manitoba.....	15.5	409,121
Total.....		5,699,759

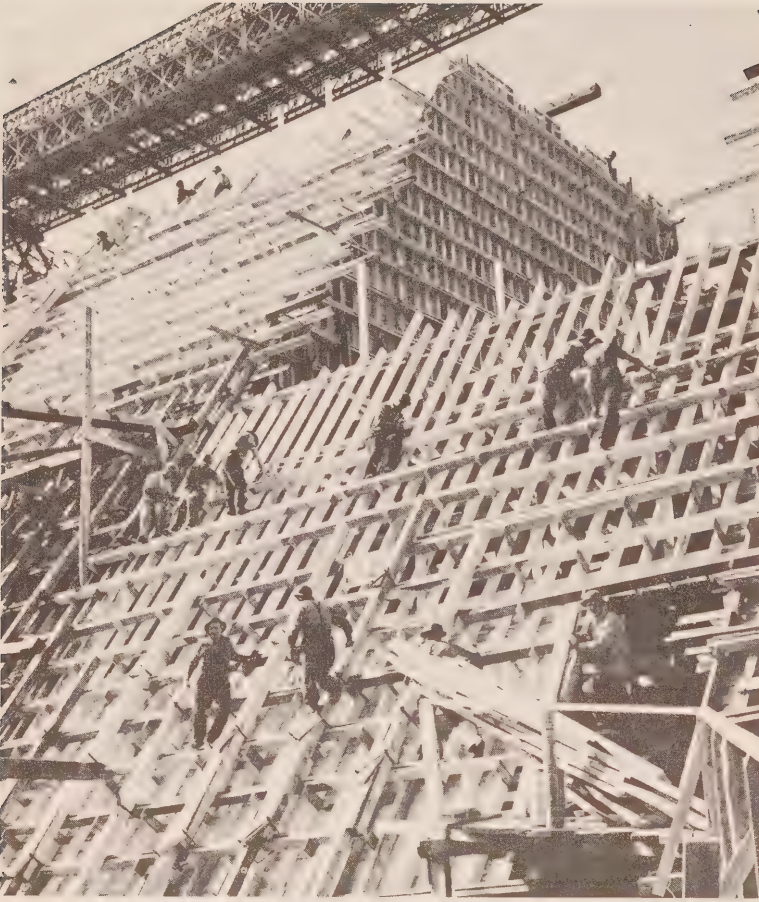
SOURCE: Census of Canada 1956, Bulletin: 1-6, Table 8.

The rural population in Canada in 1956 represented one-third of the total population, a lower proportion than in 1951. The number of people in northern Canada is small. The Yukon in 1960 had an estimated 14,000 inhabitants, the Northwest Territories an estimated 22,000.

The Canadian population includes a large proportion of young people. Of every 100 people in the country in June 1960, it was estimated 34 were under 15 years of age, 59 were between the working ages of 15 and 64, and 7 were 65 years of age or over.

Employment Trends

Since 1901, the labour force in all major occupational groups, with the exception of those in agriculture, has increased to a remarkable degree. Chart 1 shows the trend for five such groups—agriculture, service, manufacturing,



A small section of a massive hydro-electric generating station project; typical of the intensive development of Canada's immense water resources.

clerical and construction. Clerical occupations have shown the greatest increase since the turn of the century; being almost ten times that of 1901.

The shift from an agricultural economy to a highly industrialized one is indicated by the changes in agricultural and manufacturing employment. At the beginning of the century, more than twice as many people were in agricultural jobs as in manufacturing. By 1951, however, there were about 200,000 more factory workers than farm workers. As indicated in Table 3, this trend continued after 1951 and by 1960 the number of persons employed in the manufacturing industries was more than double those in agriculture. Manufacturing now employs almost one and a half million people; more than any other industry in Canada.

Service industries, comprising schools, hospitals, government agencies, theatres, law firms, barber shops, laundries, hotels, restaurants and a variety of other establishments, experienced an employment growth of 25.6 per cent from 1955 to 1960 compared with 9.1 per cent in the manufacturing group. By 1960 an average of 1,463,000 people were employed in what has now become the second largest industrial group in Canada.

By 1960, out of every 100 workers in the country, 25 each were employed in manufacturing and in the service industries, 17 in retail and wholesale trade, 11 in agriculture and 7 each in the construction and transportation industries. The remaining five industries together employed 8 workers out of every hundred.

Table 3—Employment in Canada, by Industry, 1955 and 1960

(Yearly averages of employed, in thousands)

<i>Industry</i>	<i>1955</i>	<i>1960</i>
Fishing.....	22	17
Forestry.....	114	97
Mining and quarrying ¹	110	93
Manufacturing.....	1,378	1,470
Construction.....	372	418
Transportation, storage and communication.....	405	442
Public utilities.....	62	73
Trade.....	845	981
Finance, insurance and real estate.....	178	226
Service.....	1,074	1,463
Agriculture.....	818	675
Total.....	5,378	5,955

¹ Includes oil wells.

SOURCE: Labour Force Survey, Dominion Bureau of Statistics.

Male and Female Workers in Regions across Canada

The geographical distribution of persons employed in Canada in 1960 is shown in Table 4, and also the numbers of male and female workers, and the regional distribution of agricultural employees.

Of the persons employed in 1960, over 37 per cent were in Ontario and 27 per cent in Quebec. The three Prairie provinces employed 18 per cent, while 9 per cent each were in the Pacific and Atlantic regions.

Ontario had the largest proportion of women in its working population: 29 per cent of her employed were women compared with 26 per cent each for Quebec and the Pacific region, and 25 per cent each for the Prairie and Atlantic regions.

By far the greatest number of farm workers in the country, 42 per cent were in the Prairie provinces. The balance, 26 per cent were in Ontario; 20 per cent in Quebec; 8 per cent in the Atlantic provinces; and 4 per cent in the Pacific region.

The Prairie provinces possess one of the largest wheat-producing areas in the world. This accounts for their correspondingly large farm labour force. Statistics show that 26 per cent of all persons employed in the Prairie provinces in 1960 were farm workers. That is a much higher proportion than in any other region of Canada: 11 per cent of the employed in the Atlantic provinces were on farms, 8 per cent each in Quebec and Ontario, and 5 per cent in the Pacific region.

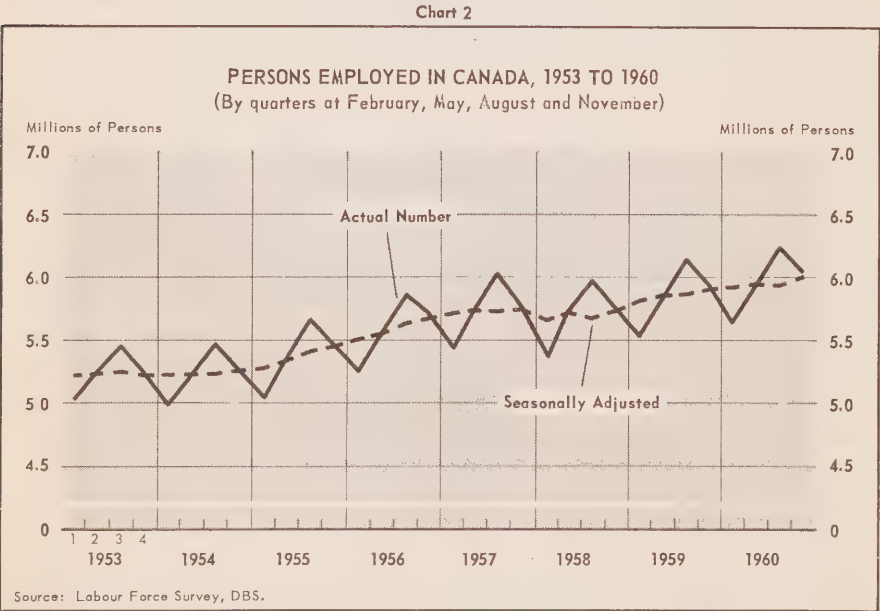
Table 4—Distribution of Employed in Canada
by Region and Sex, 1960
(Yearly averages in thousands)

	Canada	Atlantic	Quebec	Ontario	Prairie	Pacific
Agricultural.....	675	56	134	177	279	29
Non-agricultural.....	5,280	451	1,497	2,062	775	495
Total.....	5,955	507	1,631	2,239	1,054	524
Males.....	4,362	382	1,204	1,599	787	390
Females.....	1,593	125	427	640	267	134

SOURCE: Labour Force Survey, Dominion Bureau of Statistics.

Unemployment in Canada

People who may be considering emigration to Canada must keep in mind that many jobs in this country are highly seasonal. In a number of industries fewer jobs are available at certain seasons of the year.



Outdoor work is curtailed in winter. Weather conditions also affect the supply of raw materials in some industries, and the demand for finished products in others. The number of opportunities for employment is also dependent on the ups and downs of retail trade, which reaches its peak period at Christmas, and on the busy and slack seasons in the entertainment and tourist industries.

Chart 2 shows the basic upward trend of employment during recent years, together with the seasonal fluctuations. Additional details of seasonal employment are given in Table 5, which shows some of the Canadian industries most

Table 5—Seasonality of Employment in Selected Canadian Industries

<i>Selected Canadian Industries</i>	<i>Annual Average of Number Employed 1960</i>	<i>Percentage¹ Seasonal Variation of Month of Maximum Employment</i>	<i>Slack Season</i>
Forestry (chiefly logging)			
Central and Eastern regions.....	48,523	73.7	January to May
British Columbia.....	11,182	33.3	December to May
Construction			
building.....	133,475	26.8	January to May
highways, bridges and streets.....	103,687	47.6	January to May
general engineering.....	23,377	36.2	January to May
Manufacturing			
meat products.....	30,264	9.6	February to July
dairy products.....	14,194	18.8	November to May
canned and cured fish.....	11,656	54.8	December to May
canned and preserved fruit and vegetables.....	15,213	67.4	December to May
tobacco and tobacco products.....	9,205	32.8	May to November
pulp and paper mills.....	65,880	8.5	December to May
agriculture implements.....	12,068	35.2	September to January
Electric light and power.....	46,769	8.9	January to May
Retail trade.....	304,751	14.1	February to October
Service			
hotels and restaurants.....	70,967	12.7	December to May

¹ These percentages are calculated by expressing the difference between the month of highest employment and the month of lowest employment in the specified industry as a percentage of the month of highest employment.

SOURCE: *Employment and Payrolls*, a monthly publication of the Dominion Bureau of Statistics.

affected by seasonal variations, their slack periods, and the proportion of seasonal workers. In most industries employment, as a whole, does not change abruptly from the busy season to the slack season, but in an individual plant the transition may be sudden, especially if the plant (a lumber mill, for example) shuts down completely for part of each year. Agriculture, fishing and trapping, all highly seasonal, are not included in the Table. The seasonal amplitude of agriculture is between 30 and 40 per cent.

In many industries severely affected by seasonal employment variations, it is frequently possible for workers to work overtime during the busy season, thus helping to offset the lower earnings of the slack season. Also, it may be seen from the table that some of the leading seasonal industries are complementary in their seasonal pattern; that is, their busy season may correspond with the slack season of another industry. As a result, some construction and some agricultural workers find employment in the logging industry during the fall and winter months. However, most seasonal industries have their peak employment in the summer and trough in the winter.

Problems concerning the measurement of unemployment may arise in any country. In Canada they are intensified by climate and geography. The severity of the Canadian winter imposes pronounced seasonal patterns on a number of important industries as has been indicated earlier. One effect of the off-season is to cause unemployment, since some men and women, who are laid off from seasonal industries, remain in the labour market in the hope of finding other employment. At the same time, however, the off-season provides other people with an opportunity for withdrawal from work—an opportunity which is accepted as customary. The seasonal jobs, in such industries as the canning of fish, fruit and vegetables for example, are largely filled by housewives and students who do not want employment on a year-round basis and who wish to return to their former status when the busy season is over.

The seasonal problem is made somewhat more difficult by the uneven geographic distribution of Canadian resources and the regional specialization in certain industries. These geographic factors mean that alternative employment may, in fact, be very scarce in some of the areas most affected by seasonal declines in production. In such areas seasonal unemployment is usually high although the workers adjust themselves to these annual occurrences and in many instances seem to prefer this work pattern to moving elsewhere.

The government of Canada, in co-operation with provincial and municipal governments and industry, has for many years carried on a program of education, promotion and research in an attempt to cope with the seasonal problem. For the past three winters the government has given direct financial assistance to municipalities to stimulate winter employment. While it is difficult to measure



The shopping centre shown here is an established feature in most modern suburban developments.

the impact of this assistance, it is estimated that in its third year of operation the program created almost two months of employment for well over 100,000 workers on site. Many jobs were also created in industries which supply services and materials to the construction industry.

Most of Canada lies within the temperate zone of the northern hemisphere where summers are relatively short and warm and winters are long and cold. Table 6 shows temperature, rainfall and annual hours of sunshine in different cities in Canada. This table, together with the map of Canada inside the back cover, will provide a general picture of the prevailing weather conditions in different areas of the country.

Unemployment insurance and other social measures related to the problem of unemployment are described in Chapter VII.

Table 6—Long Term Temperature and Precipitation Data for 21
Selected Cities in Canada

	<i>Average Temperature (Degrees F.)</i>		<i>Precipitation</i>		<i>Average Annual Hours of Sunshine</i>
	<i>Jan.</i>	<i>Jul.</i>	<i>Average Annual Inches</i>	<i>Number of Days</i>	
Charlottetown, Prince Edward Island.....	19	67	43.13	156	1,856
Halifax, Nova Scotia.....	24	65	54.26	159	1,835
Fredericton, New Brunswick.....	14	67	41.90	146	1,876
Arvida, Quebec.....	4	65	38.77	174	1,802
Montreal, Quebec.....	15	70	41.80	160	1,803
Fort William, Ontario.....	8	63	31.59	137	1,775
Kapuskasing, Ontario.....	— 1	63	27.99	142	1,646
Ottawa, Ontario.....	12	69	34.89	146	2,009
Toronto, Ontario.....	25	71	30.93	149	2,048
Churchill, Manitoba.....	—16	55	13.87	101	1,525
Winnipeg, Manitoba.....	1	68	19.72	117	2,124
Moose Jaw, Saskatchewan.....	7	68	14.60	103	2,268
Prince Albert, Saskatchewan.....	— 1	65	15.60	119	2,107
Regina, Saskatchewan.....	2	67	15.09	113	2,294
Calgary, Alberta.....	16	62	17.47	105	2,245
Edmonton, Alberta.....	8	63	17.63	126	2,173
Prince George, British Columbia.....	15	60	22.16	166	1,784
Salmon Arm, British Columbia.....	23	68	19.58	114	1,786
Vancouver, British Columbia.....	38	64	56.83	179	1,832
Victoria, British Columbia.....	39	60	26.18	145	2,207
Dawson, Yukon Territory.....	—16	60	12.73	119	1,655

SOURCE: Federal Department of Transport, Meteorological Branch.

Agriculture

Agriculture is the largest primary industry in Canada and occupies an important place in the economy, even though expanding secondary and other industries have attracted workers from it in recent years. The proportion of persons employed in agriculture in Canada, in relation to all persons employed, decreased from 16.9 per cent in 1951, to 11.3 per cent (675,000 people) in 1960.

Canadian farms are primarily family farms, operated by the owners with the help of their family and some employed labour. Only a small percentage of the farms are operated by tenants.

The number of farms has also declined in recent years. In 1951 there were 623,000 farms in Canada, compared with only 575,015 in 1956—a reduction of nearly 8 per cent in five years. Existing farms, however, are larger than in earlier years. The total farm acreage in Canada in 1956 was about 174 million acres. The distribution of farm land by region is shown in Table 7.

The size of farms in Canada is related to the type of farming practised. The largest farms are in the prairie provinces of Manitoba, Saskatchewan and

Alberta, where grain growing, which normally involves large acreages, predominates. Mixed farms, combining feed-grain cultivation and beef cattle raising, are also common in some parts of the prairies and, these too, utilize large acreages.

In the central provinces of Ontario and Quebec, farm acreages are usually smaller. There the raising of livestock including dairy cattle is most common. The southern part of Ontario is largely a fruit and vegetable growing area.

Livestock and mixed farming are most common in the Atlantic provinces although some areas specialize in fruit farming. Farms in these provinces are about the same size as in Ontario and Quebec.

Many kinds of farming are also carried on in British Columbia, although the livestock farm predominates. The farms range in size from a few very large grain and beef cattle farms in the Peace River district in the northern part of the province, to the smaller dairy and poultry farms, and fruit and vegetable farms of 10 to 50 acres located along the river valleys.

Canadian farmers depend to a great extent on mechanization of farm operations. Much of the field work is done mechanically. Most Canadian farmers own machinery such as tractors, trucks, mowing machines and grain binders, grain combines and threshers. Most specialized dairy farms are equipped with milking machines; many have automatic feeders and waterers, automatic litter carriers and semi-automatic stable cleaners. More than three quarters of the farms in Canada have electric power, on the use of which many of the machines depend. Quite apart from mechanization, farmers have raised their production by using higher quality cattle and by the increasing use of artificial breeding to improve the quality of their stock. The use of better seeds, fertilizers and weed killers is raising field production.

Table 7—Farms in Canada, Showing Total Acreage and Average Size, by Region, 1956

	<i>Number of Farms</i>	<i>Total Acreage</i>	<i>Average Size (Acres)</i>
Newfoundland.....	2,387	71,814	30
Prince Edward Island.....	9,432	1,065,463	113
Nova Scotia.....	21,075	2,775,642	132
New Brunswick.....	22,116	2,981,449	135
Quebec.....	122,617	15,910,128	130
Ontario.....	140,602	19,879,646	141
Manitoba.....	49,201	17,931,817	365
Saskatchewan.....	103,391	62,793,979	607
Alberta.....	79,424	45,970,395	579
British Columbia.....	24,748	4,538,881	183
Yukon.....	22	4,477
Total.....	575,015	173,923,691	302.5

SOURCE: Census of Canada 1956, Bulletins: 2-1 to 2-11.

Like most agricultural countries, Canada has federal legislation designed to give price stability to the marketing of farm products, and legislation to give protection to farm co-operatives and producer marketing boards.

Farm workers are not eligible for such benefits as unemployment insurance and are not covered by legislation governing hours of work. Workmen's compensation is available to them in nine provinces; however, since it is optional for a farm employer to provide workmen's compensation for his workers, the employee should find out from the farmer whether or not this insurance has been arranged.

The Canadian Farm Credit Corporation, with headquarters in Ottawa, provides long-term and short-term loans to farmers for the purpose of starting new farms or improving the ones they already own. Loans are also available through Farm Home Improvement and provincial farm loan schemes.

Information about farming in Canada may be obtained by writing to the federal Department of Agriculture, Ottawa, or to the provincial departments of agriculture, usually located in the capital city of each province. The departments of agriculture, in addition to answering specific questions, provide a wide range of bulletins, usually free of charge, on agricultural subjects. In addition, the Department of Labour, Ottawa, provides information on farm labour and farm working conditions.

Prospective immigrants may address farming enquiries to the Department of Citizenship and Immigration in Ottawa or to the regional settlement supervisors of that Department, located at various points in Canada. Officers of this Department are prepared to advise immigrants on the best places to start farming, the best systems of farming to follow, and how to arrange loans for buying equipment or land.

11—FINDING A JOB

Government and certain private agencies are available to help the immigrant find a suitable job. Many occupations may call for somewhat different qualifications from those required in other countries. Those who wish to go into business for themselves should enquire about credit arrangements and licensing (see end of chapter).

Employment Agencies

There are several different ways in which a person may find out about available jobs in Canada.

Open to everyone is the National Employment Service of the Unemployment Insurance Commission with more than 200 offices throughout the country. At these offices workers apply for jobs and employers look for employees. One advantage of this country-wide employment service is that if workers cannot be found in one part of the country the employment office there will advise other offices of this fact. In this way, job seekers learn of opportunities in other parts of Canada as well as in their own district, although the vast distances to be travelled sometimes deter workers from taking advantage of opportunities elsewhere. The National Employment Service offices have special sections for the placement of professionals, women, and other particular groups of workers. This is a free public employment service maintained by the federal government for all residents of Canada.

In addition to the National Employment Service, immigrants may use the facilities of the Settlement Division of the Department of Citizenship and Immigration. Immigration and settlement officers assist all immigrants, including those who wish to establish their own businesses or to settle on farms.

A number of private agencies, usually of a charitable nature, also assist immigrants in finding employment in Canada.

Finally, immigrants, like all other residents may get in touch with employers on their own initiative or in answer to advertisements for vacant positions appearing in newspapers or other publications.

Newcomers to Canada must expect to find conditions of employment different from those in their own country and should not be disappointed if they do not immediately obtain the kind of work in which they are most interested. Canadians are accustomed to moving from their current job to a better one as they see opportunities develop. Many successful people have begun with jobs that they realized were below their full capabilities, and have gradually succeeded in finding the kind of employment in which they could realize their full potential.

Qualifications

In Canada as elsewhere, many jobs require special training and proof of competence. In addition, some general qualifications are important when a newcomer looks for a job in Canada, and these are discussed below.

LANGUAGE *Ability to speak and to understand English, or French if the newcomer settles in a French-speaking community, is essential in many occupations.* Use of the language is an important factor in most jobs since proper communication between the worker and his superiors as well as his co-workers depends upon it. In hazardous occupations a knowledge of the language becomes vital, for the worker must be able to understand the safety instructions and the protective measures provided by the employer. The ability to speak English or French is also imperative in occupations where contact with the public is involved to any great extent. There are, of course, a number of occupations (i.e., stenography, reporting, writing, teaching) in which the use of the language practically constitutes the job.

Persons contemplating emigration to Canada, therefore, would be well advised to start learning one of the two official languages of the country, if they are not already proficient in either of them, before leaving their present homeland. Once they have arrived, immigrants who wish to continue their studies will find that language courses are available, usually at night school, in major communities across Canada either entirely free of charge or for a small fee. It should be noted that languages, other than English or French, are also practical assets in certain occupations in which translating and interpreting are important requirements. Of course, the potential demand in this field tends to be concentrated in large urban centres and is influenced by the kinds of industries and other businesses existing in one centre or another.

EXPERIENCE Previous work experience is an asset when it is related to the type of work which the immigrant is seeking in Canada.

General business knowledge, administrative experience and experience in dealing with different kinds of people are, of course, useful in almost any work. On the other hand, a knowledge of particular machine methods or specific industrial processes may not be as useful in Canada as in the immigrant's country of origin because of different methods and standards. An immigrant possessing outstanding manual skill may find that the operation which he was able to perform skilfully by hand in his former country is done entirely by machine in Canada. Nevertheless, familiarity with the skills of almost any of the traditional trades will be very useful.

AGE AND SEX In Canada, as in a number of other industrialized countries, the older worker can be at a disadvantage when applying for a job in competition with younger applicants. *For recent immigrants, who may already be at a disadvantage when competing with Canadian*

citizens because of their lack of knowledge of the language or of Canadian customs, the factor of age could be a deciding one.

There are many reasons, some based on prejudice, why the older worker usually has more difficulty in finding employment than the younger. For one thing, young people are generally preferred to older people because they can be hired at a lower initial salary and then trained to suit the wishes and plans of the employer. In addition, young persons are considered to be more versatile and quicker in their work than older persons. The practice of having compulsory pension plans in many large organizations also makes it harder for the older worker to gain employment since the employer's contribution to the pension plan is larger for older than for younger workers.

On the other hand, it is also recognized that the older worker has many qualities to offer such as skill, dependability and maturity of judgment. In recent years the federal Department of Labour and the National Employment Service have done much to persuade employers that there are advantages in hiring older workers.

Theoretically all occupations are open to workers of both sexes. In practice, however, women are more likely to find employment in the occupations traditionally performed by women in Canada, i.e., clerical (including stenographic) operations, service and sales occupations, teaching and nursing. In the manufacturing industries, textiles and clothing establishments and manufacturers of electrical supplies are the largest employers of women. Some of the jobs commonly considered "women's jobs" are also among the lower-paid occupations in the country.

Although some difficulties still exist regarding the employment of women in occupations not considered to be women's jobs, well-trained women are making headway even in predominantly male occupations. Since the Second World War, employers have been less reluctant than before to employ married women so that large numbers of them are now working in many occupations.

CANADIAN CITIZENSHIP There are a number of positions in Canada for which one of the conditions of employment is that the applicant be either a Canadian citizen or a British subject. These are largely jobs at certain levels in the public service. Only in rare instances do private employers—and they employ by far the greatest number of workers in the country—require Canadian citizenship as a condition of employment.

PERSONAL QUALITIES In addition to any other qualifications, employers in Canada, as elsewhere, require certain basic personal qualities of a candidate for a job. What these qualities are, and their relative importance, vary with the job. In general, however, they include a pleasing personality, mental alertness, good judgment and dependability.



The machinist must bring qualities of dependability and alertness to his job, to succeed in a new land. Often he must be ready to adapt his skills to unfamiliar job requirements.

It is important for the immigrant to recognize that as far as these personal qualities are concerned, he will be competing with Canadian citizens. In cases where other qualifications are equal, therefore, whether or not an employer selects an immigrant over a Canadian citizen will depend on the degree of these personal qualities that he is convinced the immigrant possesses. Furthermore, the immigrant's success in the job and rate of promotion will depend on his job performance which will involve to a considerable extent a demonstration of these personal qualities.

THE WORKER'S ATTITUDE

The immigrant at the beginning may have to undertake work which is unfamiliar to him.

Whether or not he is happy in his work will be largely determined by his attitude towards his job. *As a general rule immigrants should not expect to begin at the top in their line of work and, above all, they should not expect to make a fortune overnight.* Even men of outstanding ability may have to wait a while before their ability is recognized and rewarded. The best advice to immigrants in this connection is: *"Do not expect too much of your new job at the beginning; take any kind of work, if necessary, and work hard at it. At the same time watch for openings in which your ability or knowledge would be better utilized and be ready to take advantage of them."*

SENIORITY Collective agreements between labour unions and employers in Canada usually contain provisions relating to seniority rights, except in industries which experience major seasonal fluctuations in employment such as construction and logging. These provisions, as a general rule, recognize the worker's length of service with the employer in the case of such matters as layoffs, rehiring following layoffs, promotions, and choice of vacations.

Newly-employed workers, whether immigrants or Canadian citizens, should acquaint themselves with their employer's seniority policy. In cases where seniority is recognized as a major factor in determining which workers will be laid off, or rehired or promoted, they should realize that they are at a considerable disadvantage when compared with workers who have been in the employ of the firm for many years.

The Skilled and Technical Worker

Non-professional workers make up the largest proportion of the labour force in Canada—about 92 per cent. Most are wage or salary earners; the rest are in business for themselves (see page 26).

EDUCATION AND TRAINING A good education is to the advantage of the applicant in most occupations. Even if at the beginning the worker finds that his education does not profit him directly, he will later discover that it is helping him to get ahead more quickly.

Because of the outstanding developments in technology and mechanization in Canada during recent years, the immigrant will find that a good background of technical knowledge obtained through experience or formal technical training is of great value. Immigrants will be well advised to bring with them evidence of training received and of courses completed.

CERTIFICATION In a number of skilled trades in Canada persons are required to obtain a certificate of competence before being permitted to practice the trade. Usually these are trades that involve a period of apprenticeship training (see Table 16, p. 54). Certification may be required by the province in which the person plans to work, or by the municipality, or by both. A person planning to emigrate to Canada with the aim of working in a skilled trade should enquire from a Canadian immigration official if certification for his trade is needed in the community in which he intends to settle, and to what extent his training and experience in this trade will be of use to him in Canada.

UNION MEMBERSHIP In a large section of Canadian industry, membership in trade unions is voluntary. In some industries, a "union shop" agreement is in force, requiring a worker to join the certified union when he is hired. In a much smaller group of

industries, the "closed shop" type of agreement may be in force, and a worker must be a qualified member of his trade union in order to find employment in the field of his occupational skill.

Application to join a Canadian labour union is made on a form provided by the union. Some craft unions require evidence of an applicant's competence before admitting him to membership. Evidence of having qualified under the provincial regulations for licensing or for competence certificates will, as a rule, be sufficient, although some unions establish competence tests of their own. Upon acceptance of his application, the new member must generally pay an initiation fee and thereafter the regular monthly dues. These vary from one union to another and even from one local to another of the same union. The initiation fee may range from \$1.00 to \$25.00 but is usually \$5.00; some, however, may be considerably higher. Membership dues are normally \$1.00 to \$4.00 a month but may again be higher.

Some collective agreements contain clauses providing that union dues will be automatically deducted from the member's pay cheque. For further information regarding union organization, see Chapter IV.

Qualifications for Professionals

About 8 per cent of Canada's labour force is composed of professional workers, the term "professional" usually meaning occupations requiring university training or specialized training above the secondary school level, and considerable work experience.

Many professions in Canada have professional associations, e.g., the Canadian Medical Association, the Association of Professional Engineers, or the Canadian Institute of Chartered Accountants, and it is customary for persons practising these professions to belong to such a representative association. Usually the associations have a national headquarters and provincial branches. In some provinces, the licensing of professional persons for work in the province is controlled by the respective professional associations. Persons wishing to practise a given profession, therefore, must apply for a license to the branch of their professional association in the province in which they wish to establish themselves. However, this is not necessary for all professions. In the occupations discussed individually below, if a license from a professional organization is required, the fact is mentioned.

To qualify for a license, the applicant may be required to pass an examination or give other proof of competence to practise his profession. Successful candidates are registered by the respective professional associations as licensed to practise.

Professional persons coming to Canada from other countries may not be able to obtain positions in their specializations immediately. It will, of course, be an advantage if they have a good knowledge of English, or of French if they

expect to work in French-speaking communities. They will also be well-advised to become acquainted as soon as possible with local customs, business methods, economic conditions, and laws and regulations.

Newcomers to Canada, trained in such professional fields as engineering or architecture, can be employed immediately if jobs are available and a fully qualified Canadian professional takes responsibility for their work. They cannot work on their own account before meeting certain professional requirements and passing certain examinations. Doctors, dentists, pharmacists and lawyers, on the other hand, cannot take positions in their respective fields until they have fulfilled certain requirements. These may include additional formal training, a term of work experience, and examinations. Doctors may, however, work as assistants and internes.

The requirements to be fulfilled for the practice of a number of selected professions are outlined below. Pamphlets setting out the requirements of a number of professional occupations may be obtained from the Department of Citizenship and Immigration.

ACCOUNTANTS, BOOKKEEPERS Chartered accountants and certified public accountants must belong to their respective professional organizations before being allowed to practise. Each province has its own professional accountants' organization, but information may be obtained from the following national bodies: The Canadian Institute of Chartered Accountants, 69 Bloor Street East, Toronto, Ontario, and the Canadian Institute of Certified Public Accountants, 228 Bloor Street West, Toronto, Ontario.

Bookkeepers can take jobs immediately if openings are available and their qualifications meet the requirements of the individual employers, for they are not usually classified as professional and do not require certification.

AGROLOGISTS A university degree in agriculture is needed to practise agrology in Canada. In addition, six of Canada's ten provinces require membership in the provincial agriculturists' association. New Canadians are considered for membership on an individual basis, according to their qualifications. Information may be obtained from the Agricultural Institute of Canada, 176 Gloucester Street, Ottawa, Ontario.

ARCHITECTS The practice of architecture in Canada is controlled by provincial regulations in all provinces except Prince Edward Island. Under these rules, all architects must be certified before beginning practice on their own account. Newcomers to Canada are advised to get in touch with the architects' association of the province in which they wish to practise or with the Royal Architectural Institute of Canada, 88 Metcalfe Street, Ottawa, Ontario.

DENTISTS In general, immigrants who are graduates from European dental schools and who wish to practise in Canada are required to attend an approved dental school in Canada for periods which vary from province to province, and to graduate from that school. In some provinces the applicant must be a Canadian citizen, or have resided in Canada for a specified period of time. In addition to the above requirements, all applicants before they can obtain a licence must pass the examination set by the Dental Council of Canada or by the dental board of the province in which they plan to practise. Further information may be obtained from the Canadian Dental Association, 234 St. George Street, Toronto, Ontario.

ENGINEERS In Canada an "engineer" is usually a graduate in engineering from a recognized university, or an appropriately qualified member of a professional engineering association. An individual may not legally call himself a "professional engineer" unless he is registered with the Professional Engineering Association in his province. Requirements for registration vary somewhat from province to province but generally include graduation in engineering from a recognized university or the equivalent, two years of appropriate experience after graduation, residence in the province in which application for registration is made and a certificate of good character.

The Provincial Associations recognize a substantial number of engineering degrees from universities in all parts of the world. Individuals who do not hold such a degree are required to pass written examinations before being granted registration. Definite rulings on individual cases are only obtainable after the applicants have become residents of Canada, although a prospective immigrant may be informed prior to his arrival in Canada whether or not his qualifications are recognized at the time of his enquiry.

Detailed information may be obtained from the Canadian Council of Professional Engineers, 77 Metcalfe Street, Ottawa, or from the Provincial Associations of Professional Engineers.

Enquiries about engineering prospects in Canada may also be directed to the Engineering Institute of Canada, 2050 Mansfield Street, Montreal, Quebec, or to one of its branch offices located in principal cities across the country. The Engineering Institute includes among its functions the publication of information and the promotion of research in the field of engineering.

Engineers coming to Canada from other countries will probably be able to obtain employment within a reasonable time, particularly if they are recent graduates in engineering. When jobs are available, they can be employed immediately in a variety of engineering tasks if a properly licensed engineer takes responsibility for the work done. Generally speaking, newcomers would be well-advised to take employment with a firm or an individual employer for a period of time rather than to start out on their own immediately.

FORESTERS To obtain a forester's position in Canada usually requires a bachelor's degree in forestry or a related science. In the case of research work, some positions require post-graduate degrees at the master's or doctor's level, or equivalent related experience.

Generally speaking, membership in a professional association is not a prerequisite for the practice of forestry in Canada. However, four provinces (New Brunswick, Quebec, Ontario and British Columbia) have legislation covering professional foresters. In all four provinces, foresters who are not members of the professional organization may obtain employment in forestry but may not be eligible to hold certain top level positions. To obtain more specific details about the regulations in these four provinces the applicant should, before immigrating to Canada, communicate with the Canadian Institute of Forestry, 10 Manor Road West, Toronto 7, Ontario.

LAWYERS Admission to the Bar in Canada is governed by the law society of each province, which requires the newcomer to pass Canadian law examinations and to pay admission fees. Most law societies also require that a candidate be a Canadian citizen or a British subject.

Because of similarities in legal practice in Canada and the United Kingdom, British lawyers usually have no difficulty in passing the Canadian law examination. European lawyers, however, may find it necessary to undertake additional legal training in order to qualify in Canada.

Additional information concerning the practice of law in Canada may be obtained from the Secretary-Treasurer of the Canadian Bar Association, Mr. Ronald C. Merriam, 77 Metcalfe Street, Ottawa, Ontario.

NURSES General hospitals in Canada usually employ only nurses who are registered with the provincial registered nurses' associations. In the provinces of Quebec, Prince Edward Island, Newfoundland and Manitoba, a person is not permitted to practise without being registered and without having obtained a licence from the province. In the other provinces of Canada, a person (male or female) may practise as a nurse but not as a registered nurse, unless holding the qualifications required for registration. It is customary for nurses to work towards registrations at a slightly lesser rate of salary until they qualify.

A nurse planning emigration to Canada should, therefore, first find out whether or not she is eligible to qualify for registration in the province in which she intends to practise. For nurses from the United Kingdom, the qualifications required usually include current state registration and the possession of Part 1 of the Central Midwifery Board Certificate. Among the requirements for nurses from other countries are graduation from a recognized school of nursing after sound training in general nursing, including an accepted course in midwifery or obstetrics; current registration with an established nurses' association, if

one exists in the country in which the nurse received her training; and a working knowledge of English or French.

Additional information may be obtained from the Canadian Nurses' Association, 74 Stanley Street, Ottawa, Ontario.

OPTOMETRISTS To practise optometry in Canada it is necessary to have a licence granted by a provincial association of optometrists. For newcomers the requirements include proof of training comparable to that of graduate optometrists in Canada. Further information may be obtained from the Canadian Association of Optometrists, 159 Bay Street, Toronto, Ontario.

The provinces of Quebec and British Columbia have special, somewhat more difficult, requirements. A newcomer planning to practise in these provinces should make enquiries from the association of optometrists of the province concerned, or from the Canadian Association mentioned above.

PHARMACISTS A pharmacist coming to Canada will have to meet the academic and practical training requirements of, and pass the examinations approved by, the Pharmaceutical Council of the province from which he expects to obtain a licence to practise. Enquiries may be addressed to the Canadian Pharmaceutical Association, Inc., 221 Victoria Street, Toronto 1, Ontario, or to the Pharmaceutical Council of the province concerned.

PHYSICIANS AND SURGEONS The registration of medical practitioners is a provincial rather than a national responsibility and every province has a medical council authorized to decide upon the suitability of candidates for such registration. Some of the councils have power to accept without examination certain classes of candidates qualified in Great Britain, but otherwise examinations are usually imposed. The provincial medical councils may hold the examinations themselves, but for the most part they employ the Medical Council of Canada, 77 Metcalfe Street, Ottawa, Ontario, to do so.

In order to obtain the "enabling certificate" offering admission to the examinations of the Medical Council of Canada, the candidate must fulfil the requirements of the provincial medical council, which in some cases may include further study, or hospital service, or examination in the basic medical subjects such as anatomy, physiology, biochemistry, pathology, bacteriology, and pharmacology. The examinations may be taken in either English or French. The Council qualification renders the holder eligible for registration by the provincial medical council which furnished his enabling certificate although not necessarily by the others, unless he meets their own standards of suitability. The Province of Quebec requires Canadian citizenship before granting registration.

PHYSIOTHERAPISTS Several Canadian provinces have laws governing the practice and licensing of physiotherapists. Since these laws vary from province to province, immigrant physiotherapists who wish to practise in Canada should apply to the Canadian Physiotherapy Association, care of the University of Toronto, for further information.

SCIENTISTS (PURE AND NATURAL SCIENCES) Professional persons who have specialized in sciences which make up the pure and natural science group (such as chemistry, physics, mathematics, or biology) do not usually have to obtain special licences or join professional organizations before practising. Applicants, whether newcomers to Canada or Canadian citizens, are hired, when jobs are available, on the basis of their academic qualifications, work experience, demonstrated ability and other personal characteristics.

TEACHERS Qualifications required for teaching in Canada vary from one province to another. Teachers trained outside Canada must, therefore, refer their qualifications to the registrar of the Department of Education of the province in which they seek employment. The provincial Registrar is also in a position to provide information on opportunities for employment within his province, although the actual hiring of teachers is done by local school boards in cities, towns or municipalities. The job vacancies are usually advertised in the local newspapers during the spring, and enquiries regarding jobs should be made at that time. Once the teaching jobs are filled for the fall season a teacher may have to wait another year before securing employment.

To teach in elementary schools a teacher is usually required to have had four or five years of secondary schooling (depending on the province), and, in addition, a year at a recognized teachers' training school or college. A teaching certificate is issued by the provincial Department of Education upon proof of adequate qualifications.

Requirements for teaching in a secondary school usually include university graduation with a bachelor of education degree or a degree in some other specialization with at least one additional year at a teacher's college.

Teachers at the university or college level are not normally required to have a teacher's certificate. They are directly hired by the university or college on the basis of their ability, education, and experience. Fluent knowledge of English, or French if the teacher wishes to work in French-language universities, is of course essential.

Additional information regarding the teaching profession may be obtained by writing to the Canadian Teachers' Federation, 444 MacLaren Street, Ottawa, Ontario.



TAN immigrant, originally a mechanic, studied tobacco growing in Canada. Now operates his own tobacco farm in Brantford, Ontario.

VETERINARIANS Veterinarians must be graduates in veterinary science from an accredited university, and must become members of the veterinary association of the province in which they wish to practise.

A newcomer wishing to practise veterinary medicine must submit his qualifications to the Committee on Education of the Canadian Veterinary Medical Association, the national headquarters of the various provincial veterinarians' associations. A veterinarian whose qualifications are not approved by the Committee may be asked to write an examination or to attend a Canadian veterinary college for additional training.

Enquiries may be addressed to the secretaries of the various provincial veterinarians' associations or to the Canadian Veterinary Medical Association, P.O. Box 416, Ottawa 2, Ontario.

Persons in Business for Themselves

A large number of people in Canada are in business for themselves, their occupations varying widely and their enterprises ranging from the one-man business to the large corporation.

Many of them are professional people, skilled tradesmen and others who provide a service, e.g., business consultants, financial advisors, real estate salesmen, painters, stonemasons, electricians, plumbers, and barbers. A farm operator nearly always owns his farm in Canada, and many retail stores and small manufacturing establishments are owned and operated by individuals.

Persons planning to start their own business need an adequate amount of capital and would profit by establishing a good credit rating with a bank or other lending agency.

Persons in foreign countries, interested in migrating to Canada to establish a small business enterprise should contact the nearest office of the Canadian Government Immigration Service or the Trade Commissioner's Office of the Canadian Department of Trade and Commerce, or direct their enquiry to the Department of Citizenship and Immigration, Immigration Branch, Ottawa. In Canada information regarding the setting up of a business may be obtained from the municipal clerk of the city or town in which the prospective businessman wishes to establish himself; or from the National Employment Service, the Department of Citizenship and Immigration, the Department of Trade and Commerce, the provincial government industrial development departments, the banks, or the local boards of trade. In some localities, a licence is required before a new business can be established. The city clerk, or the local National Employment Service office and the local immigration office, can usually provide the necessary information regarding licences.

Representatives of the federal Department of Trade and Commerce abroad, and in Ottawa, will provide information on markets and production. In 1958 the Small Business Branch was established under the Department of Trade and Commerce to serve as a liaison between the federal government and small business establishments.

The Branch acts as a clearing house in referring inquiries of small business to the appropriate departments of the federal, provincial and municipal governments and to various other organizations and institutions. On request it also obtains for small business, statistical, technical and other information on management, production and marketing. The Industrial Development Branch administers the Small Business Loans Act, which was promulgated on December 20, 1960. It is an act respecting loans to proprietors of small business enterprises for the improvement and modernization of equipment and premises.

Various trade and industrial associations, such as the Canadian Manufacturers' Association, will provide information on request. Lists of these associations and their addresses, as well as the addresses of government departments, may be found in the Canadian Almanac, available at Canadian immigration offices, Canadian embassies or Canadian consulates.

FINANCING A BUSINESS

Borrowing for business purposes is well-organized in Canada and businessmen obtain funds from several sources, according to the purposes for which they intend to use them.

Firms requiring a large amount of capital with which to purchase fixed assets such as land, buildings, and equipment, customarily issue bonds which are secured by mortgages on the plant and property purchased and the bonds are sold to shareholders. These loans are arranged to cover a fairly long period of time. Small businesses of certain kinds may apply for a loan on fixed assets to the Industrial Development Bank, the address of which may be obtained from the federal Department of Trade and Commerce in Ottawa, or apply for a Small Business Loan through one of the branches of any chartered bank in Canada if the loan is for the purpose of improvement or modernization of equipment and/or premises. Repayment terms of the loan is entirely at the discretion of the bank up to the maximum term of ten years.

Everyday working capital for wages and materials is usually secured from the chartered banks on a shorter-term basis, usually one year or less.

The chartered banks of Canada are the primary source of short-term loans, their loans usually being for less than a year. Regulated by the government-owned Bank of Canada, the chartered banks provide a safe and convenient service for depositors and borrowers. The branch banks are located throughout the country, one branch for every 3,400 Canadians, providing a greater service to the public than may be found in any other nation. Rates of interest change from time to time but bank rates are currently about 6 per cent, varying slightly according to the type of security offered.

In addition to the chartered banks there are other types of savings banks in Canada: trust and loan companies, the government Post Office Savings Bank, provincial savings banks and credit unions. Credit unions and finance companies usually handle more personal loans than business loans.

111—WAGES, SALARIES AND EARNINGS

Wages and salaries are relatively high in Canada. Even when the cost of living is taken into account, earnings provide a higher standard of living than is generally the case in most other countries. Average weekly earnings vary in different regions of the country. Income tax is usually deducted from the pay cheque.

Earnings and the Cost of Living

The cost of living in Canada, as measured by the consumer price index, has risen fairly steadily since the end of the Second World War. At the same time, however, earnings of Canadians have also risen, and at a faster rate than the cost of living. This fact is shown in Chart 3 which compares for the years 1953 to 1960 the consumer price index, the average weekly wages and salaries index for the nine leading industries in Canada, and the real earnings of workers in these industries. Real earnings have been calculated by dividing the average weekly wages and salaries by the corresponding consumer price index, in an effort to take into account the increased prices Canadians have had to pay for their goods and services.

Chart 3

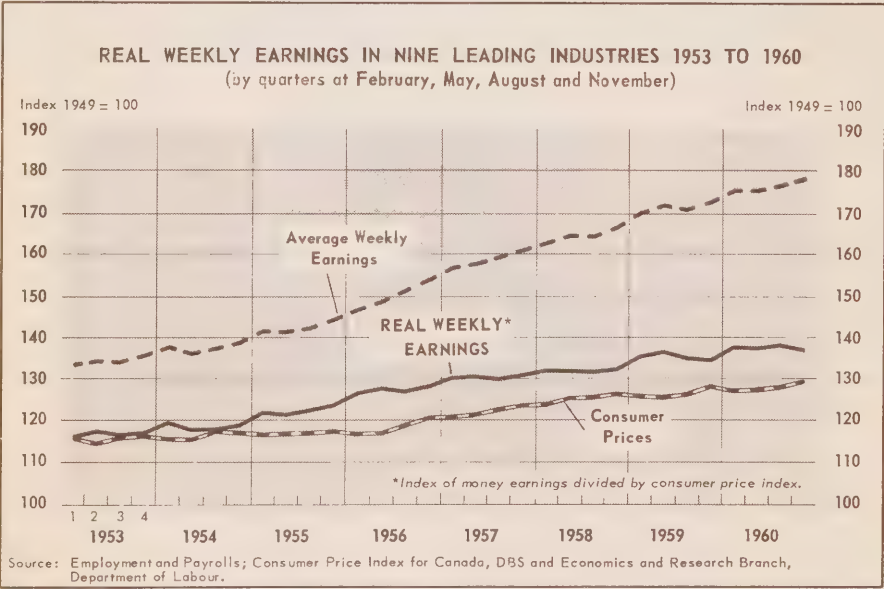


Table 8—Average Retail Price of Selected Consumer Goods in Canadian and United Kingdom Currencies, and Time Required to Earn Each Item, December 1960

Item	Canadian	United Kingdom ¹	Time Required to Earn ²		
	\$. —	£: s: d	Weeks	Hours	Minutes
Beef, round steak, pound.....	.90	—/6/6	—	—	29
Beef, hamburg, pound.....	.47	—/3/5	—	—	15
Bacon, side, fancy sliced, rind off, half pound.....	.45	—/3/3	—	—	14
Sausage, pure pork, pound.....	.57	—/4/1	—	—	18
Milk, fresh, quart.....	.24	—/1/9	—	—	8
Butter, creamery, first grade, pound..	.70	—/5/1	—	—	22
Bread, plain white, wrapped, sliced, pound.....	.16	—/1/2	—	—	5
Flour, all purpose, pound.....	.09	—/—/8	—	—	3
Cheese, plain, processed, half pound..	.37	—/2/8	—	—	12
Shortening, pound.....	.33	—/2/5	—	—	11
Eggs, Grade A large, dozen.....	.62	—/4/6	—	—	20
Sugar, granulated, pound.....	.10	—/—/9	—	—	3
Tea, black, half pound.....	.60	—/4/4	—	—	19
Coffee, medium quality, pound.....	.73	—/5/3	—	—	23
Potatoes, No. 1, ten pounds.....	.48	—/3/6	—	—	15
Tomatoes, choice, canned, 28 ounces	.28	—/2/—	—	—	9
Toilet soap, bar.....	.12	—/—/10	—	—	4
Fuel oil, gallon.....	.19	—/1/5	—	—	6
Man's haircut.....	1.12	—/8/1	—	—	36
Theatre admission, adult.....	.87	—/6/4	—	—	28
Street car or bus fare.....	.14	—/1/—	—	—	4
Radio, table model.....	26.98	9/15/7	—	14	21
Man's suit, all-wool, worsted.....	60.75	22/—/5	—	32	19
Gasoline, Grade 2, gallon.....	.41	—/3/—	—	—	13
Drycleaning, man's suit.....	1.29	—/9/4	—	—	41
Drycleaning, woman's dress.....	1.30	—/9/5	—	—	41
Laundry, man's shirt.....	.24	—/1/9	—	—	8
Laundry, cotton sheet.....	.19	—/1/4	—	—	6
Newspapers, weekly.....	.41	—/3/1	—	—	13
Beer, dozen pints.....	2.19	—/15/10	—	1	10
Coal, anthracite, ton.....	27.87	10/2/1	—	14	49
Cigarettes, package of 20.....	.38	—/2/9	—	—	12
Canadian car, low-priced.....	2,765.00	1,002/6/3	36	30	44
Household help, per hour.....	.91	—/6/7	—	—	29
Telephone, individual line.....	4.70	1/13/10	—	2	30
Telephone, two-party line.....	3.94	1/8/4	—	2	6
Taxi, first mile.....	.65	—/4/9	—	—	21
Television set, 17 or 19 inch.....	274.97 ⁽³⁾	99/13/6	3	39	15

¹ Rate of exchange, December 1960: \$1.00 = £.3625.

² Time required is based on the average weekly earnings figure of \$75.19 per week (equivalent to \$1.88 per hour) taken from Employment and Payrolls, December 1960 issue, of the Dominion Bureau of Statistics.

³ Average retail price as of January 1961.

SOURCE: Prices, Dominion Bureau of Statistics.

Higher earnings in Canada during the past few years have meant an improved standard of living; Canadians are able to purchase more goods with their earnings. This is reflected in considerable increases in the sales of consumer goods of all kinds.



The supermarket: A large store where groceries, fruits, vegetables, meats, cleaning products and other household items are stacked for sale on help-yourself shelves.

Earnings in Canada and Other Countries

The wages and salaries of Canadian workers are high when compared with those received in most other countries. For example, in December 1960, average weekly wages and salaries of workers in nine leading non-farm industries in Canada were \$75.19. At the rates of exchange then prevailing, this would amount to £27/5/1 in the United Kingdom, 375.4 new francs in France, 318.5 DM in Germany, 288.6 florins in the Netherlands, and \$76.53 in the United States.

These comparisons can be quite misleading, however, because the prices of consumer goods and services in Canada are considerably different from those of other countries. Table 8 lists a few selected consumer goods and services, with their Canadian price, and the equivalent of that price at prevailing rates of exchange in the United Kingdom. The prospective immigrant to Canada should compare these prices with those for the same goods and services in

the country or locality where he now lives, so as to form some impression of the relative levels of the cost of living. In December 1960, the Canadian dollar was worth 7s.3d in the United Kingdom, 4.99 new francs in France, 4.24 DM in Germany, 3.83 florins in the Netherlands, 7.01 krone in Denmark, 5.26 krona in Sweden, 325.73 markka in Finland, and 7.25 krone in Norway.

Wage Rates for Selected Occupations

The wage rates shown in Table 9 represent the rates of pay, by the hour, the day, the week or the month, for workers below the level of supervisors. They are based on the Survey of Wage Rates and Hours of Labour conducted annually by the Economics and Research Branch of the Department of Labour.

In each case, the figure is mainly a weighted average for a broad range of wage rates. Wages vary a great deal for the same type of work, depending on local conditions, the experience of the employees, and other factors. It is important for newcomers to Canada to realize that starting wages may be below the rates given in Table 9, but that they improve as the worker becomes familiar with Canadian work methods, industrial techniques, customs and language.

Market demands for employees' services as well as for the products of industry vary from one part of the country to another. Average hourly wage rates are generally highest in British Columbia and in the more highly industrialized areas of Ontario.

Minimum Wage Laws

Minimum wage rates, applicable to most industries and occupations, are in effect in all provinces except Prince Edward Island. These represent a floor below which wage rates may not fall. Minimum wage rates are usually set on the basis of a living wage and have greatest practical application in trade and service industries, particularly in small communities. Most workers in Canada receive wages that are considerably higher than the legal minima.

There are no minimum wage rates for men in Ontario or Nova Scotia and, with the exception of the canning industry, none for men in New Brunswick. Information on minimum wages is contained in a bulletin issued by the federal Department of Labour entitled "Provincial Labour Standards", which sets out the minimum wage rates payable in the various provinces for experienced and inexperienced workers, and the minimum overtime rates set under provincial minimum wage laws.

In Reading Table 9

It is important to emphasize that immigrants must be prepared to work for wages at or near the starting level in their area until they become familiar with Canadian work methods, industrial techniques, customs and language. The rates shown in Table 9 are mainly weighted averages with the result that they are higher than the usual starting wage.

Table 9—Wage Rates in Selected Occupations in Canada, October 1960

NOTE: In most cases these figures represent weighted averages within a wide range of rates.

Industry, Occupation, and Locality	Average Rates in Dollars			
	Per Month	Per Week	Per Day	Per Hour
Agriculture				
Agricultural workers, male ¹				
with board.....	129.00		6.20	
without board.....	169.00		7.80	
Construction (buildings and structures only)²				
Carpenter				
Halifax.....				2.02
Montreal.....				2.35
Hamilton.....				2.85
Toronto.....				2.90
Windsor.....				2.70
Winnipeg.....				2.50
Calgary.....				2.55
Vancouver.....				2.92
Electrician				
Halifax.....				2.27
Montreal.....				2.45
Hamilton.....				2.85
Toronto.....				3.40
Windsor.....				3.00
Winnipeg.....				2.75
Calgary.....				2.85
Vancouver.....				3.26
Painter				
Halifax.....				1.76
Montreal.....				2.25
Hamilton.....				2.30
Toronto.....				2.51
Windsor.....				2.13
Winnipeg.....				2.20
Calgary.....				2.30
Vancouver.....				2.84
Plasterer				
Halifax.....				2.37½
Montreal.....				2.65
Hamilton.....				2.75
Toronto.....				3.20
Windsor.....				2.53
Winnipeg.....				2.70
Calgary.....				2.60
Vancouver.....				2.85

Table 9—Wage Rates in Selected Occupations in Canada, October 1960—Cont'd

Industry, Occupation, and Locality	Average Rates in Dollars			
	Per Month	Per Week	Per Day	Per Hour
Construction (Cont'd)				
Plumber				
Halifax.....				2.21
Montreal.....				2.62
Hamilton.....				3.10
Toronto.....				3.41
Windsor.....				3.05
Winnipeg.....				2.80
Calgary.....				2.70
Vancouver.....				3.14
Manufacturing				
Aircraft engine mechanic (aircraft and parts).....				2.15
Cabinet maker, millwork (sash and door and planing mills)				1.57
Clerk, junior, female				
Halifax.....		39.20		
Montreal.....		45.93		
Toronto.....		50.33		
Winnipeg.....		40.06		
Vancouver.....		47.92		
Clerk, senior, female				
Montreal.....		74.89		
Toronto.....		71.66		
Winnipeg.....		57.98		
Vancouver.....		72.93		
Craneman, production, (primary iron and steel).....				2.39
Craneman, yard, (primary iron and steel).....				2.44
Draughtsman, junior				
Montreal.....		67.11		
Toronto.....		65.07		
Winnipeg.....		55.96		
Vancouver.....		72.34		
Draughtsman, intermediate				
Montreal.....		89.54		
Toronto.....		84.42		
Winnipeg.....		80.30		
Vancouver.....		90.24		
Draughtsman, senior				
Halifax.....		103.54		
Montreal.....		109.76		
Toronto.....		104.92		
Winnipeg.....		102.87		
Vancouver.....		111.74		

Table 9—Wage Rates in Selected Occupations in Canada, October 1960—Cont'd

Industry, Occupation, and Locality	Average Rates in Dollars			
	Per Month	Per Week	Per Day	Per Hour
Manufacturing (Cont'd)				
Key-punch operator, senior, female				
Montreal.....		59.29		
Toronto ³		62.00		
Winnipeg.....		49.04		
Vancouver.....		60.99		
Millwright, maintenance				
aircraft and parts.....				2.16
motor vehicles.....				2.43
primary iron and steel.....				2.66
Montreal.....				2.12
Toronto.....				2.20
Winnipeg.....				2.02
Vancouver.....				2.46
Moulder, bench (brass and copper products).....				1.99
Patternmaker, metal or wood				
brass and copper products.....				2.15
iron castings.....				2.24
Shoemaker, cloth and light rubber ⁴				1.52
Stenographer, junior, female				
Halifax.....	41.01			
Montreal.....	55.71			
Toronto.....	57.50			
Winnipeg.....	43.86			
Vancouver.....	50.46			
Stenographer, senior, female				
Halifax.....	51.97			
Montreal.....	65.33			
Toronto.....	63.80			
Winnipeg.....	55.12			
Vancouver.....	63.41			
Tool and die maker				
aircraft and parts.....				2.31
brass and copper products.....				2.19
heavy electrical machinery and equipment.....				2.43
Halifax.....				2.16
Montreal.....				2.29
Toronto.....				2.35
Winnipeg.....				2.10
Vancouver.....				2.67
Typist, junior, female				
Halifax.....	37.96			
Montreal.....	48.15			
Toronto.....	50.12			
Winnipeg.....	42.09			
Vancouver.....	48.24			

Table 9 -- Wage Rates in Selected Occupations in Canada, October 1960—Concl'd

Industry, Occupation, and Locality	Average Rates in Dollars			
	Per Month	Per Week	Per Day	Per Hour
Manufacturing (Cont'd)				
Typist, senior, female				
Halifax.....		46.12		
Montreal.....		57.63		
Toronto.....		58.00		
Winnipeg.....		48.39		
Vancouver.....		56.83		
Welder, maintenance				
aircraft and parts.....				2.10
motor vehicles ⁵				2.16
primary iron and steel.....				2.64
Halifax.....				1.84
Montreal.....				2.04
Toronto.....				2.08
Winnipeg.....				1.92
Vancouver.....				2.45
Mining				
Miner				
coal, contract ⁴		19.00		
gold.....				1.46
iron.....				2.63
metal, mining, (excluding gold and iron).....				2.12
Transportation				
Motor mechanic (truck transportation)				
Montreal.....				1.79
Hamilton.....				1.87
Toronto.....				1.90
Windsor.....				1.96
Winnipeg.....				1.68
Calgary.....				2.02
Vancouver.....				2.41
Sectionman, other than classified yard, (railways).....				1.43-1.51

¹ The rates shown for agricultural workers were extracted from the Quarterly Bulletin of Agricultural Statistics, July-September 1960, Dominion Bureau of Statistics and do not include Newfoundland for which data are not available.

² Prevailing wage rates.

³ Represents a combination of junior and senior classifications.

⁴ Straight-time earnings derived from piece or incentive work.

⁵ Production workers.

SOURCE: Except where otherwise indicated, based on Wage Rates, Salaries and Hours of Labour—1960, Economics and Research Branch, Department of Labour, Canada.

Earnings in Canada's Major Industries

A worker's earnings depend on his wage rate or salary, plus bonuses, and on the actual number of hours he works per week. They may be increased by the amount of time he works at premium rates for overtime, off-shift, or statutory holidays.

Usually higher levels of wages are paid for occupations involving a high degree of skill or for work that is dangerous or unpleasant. However, where incentive bonus or piece-work plans are in effect, semi-skilled workers may sometimes earn more than skilled workers, although their wage rates may be lower.

The average earnings within each industry depend on the wage rates offered by that industry, whether most of the work is performed by skilled or unskilled workers and on the extent of overtime or undertime work in the industry.

Some industries pay somewhat higher wage rates to most or all of their employees. Wage rates (as was indicated in Table 9) are generally above average in construction, mining, west coast logging, and some branches of manufacturing, such as heavy electrical apparatus, iron and steel, petroleum, pulp and paper and transportation equipment. On the other hand, wages are often below average for many occupations in agriculture and trade, and in hotels, restaurants, hospitals and laundries. Wages in the manufacture of food products and textiles are generally lower than in other kinds of manufacturing.

Table 10—Average Weekly Wages and Salaries in Canada,
by Industry, December 1960

<i>Industry</i>	<i>Average</i>
Forestry (chiefly logging).....	\$ 74.56
Mining.....	94.96
Manufacturing.....	77.89
Food and beverages.....	70.25
Tobacco and tobacco products.....	63.18
Rubber products.....	78.00
Leather products.....	50.51
Textile products (except clothing).....	61.25
Clothing (textile and fur).....	45.38
Wood products.....	65.45
Paper products.....	92.62
Printing, publishing and allied industries.....	83.90
Iron and steel products.....	87.50
Transportation equipment.....	88.66
Non-ferrous metal products.....	93.32
Electrical apparatus and supplies.....	84.49
Non-metallic mineral products.....	80.89
Products of petroleum and coal.....	119.41
Chemical products.....	93.11
Miscellaneous manufacturing industries.....	69.82
Construction.....	74.02
Transportation, storage and communication.....	82.95
Public utility operation.....	93.92
Trade.....	65.26
Finance, insurance and real estate.....	72.02
Service.....	54.20
Industrial composite.....	75.19

SOURCE: Employment and Payrolls, Dominion Bureau of Statistics.

These differences are reflected in the earnings in various industries, as shown in Table 10. It should be emphasized that these figures are averages for all the employees, whether skilled or unskilled, on the payrolls of the industry. The average earnings are higher in industries that employ a large proportion of skilled workers.

Weekly earnings are highest, on the average, in the following industries: the manufacture of products of petroleum and coal and of paper products; in mining and public utility operation; and in the manufacture of non-ferrous metal products, chemical products, transportation equipment, and iron and steel products.

In addition to the differences in average weekly earnings between industries, there are differences in average earnings between provinces. These are shown in Table 11. In some low-wage areas there may also be lower living costs, but this is not always the case.

**Table 11—Average Weekly Wages and Salaries in Canada,
by Province, December 1960**

Newfoundland.....	\$67.96	Ontario.....	\$78.21
Prince Edward Island.....	54.56	Manitoba.....	70.80
Nova Scotia.....	60.15	Saskatchewan.....	72.20
New Brunswick.....	62.83	Alberta, Northwest Territories.....	77.10
Quebec.....	72.64	British Columbia, Yukon.....	81.49

SOURCE: Employment and Payrolls, Dominion Bureau of Statistics.

Salaries of Professional Workers

Qualifications for entering professional work in Canada were outlined in Chapter II. The salaries and earnings of professional people differ greatly according to experience, professional field, place of work and many other factors.

Anticipated salaries for those entering a number of professional occupations are shown in Table 12. These are starting salaries for new university graduates at the bachelor level as surveyed by the Executive and Professional Section of the National Employment Service.

Hospital nurses' salaries at 1 May, 1961 ranged from approximately \$185 to \$400 per month for a staff 1 nurse, and those of nurses in private homes from \$10 to \$17 per day according to the Canadian Nurses' Association, Ottawa.

Teachers' salaries in Canada are based on various factors such as qualification, experience, area of employment and type of school. According to information obtained from the Research Division of the Canadian Teachers' Federation, median salaries of Level 2 and Level 5 teachers (these are considered entry levels for teaching in elementary and secondary schools respectively) were: Level 2 minimum \$2,950, maximum \$4,100; Level 5 minimum \$4,200, maximum \$6,700.

Table 12—Starting Salaries Anticipated by Employers in Canada
for Selected Professions, Spring 1961

<i>Disciplines</i>	<i>Average Monthly Salary</i>
Arts and Science	
General or Pass Patterns.....	\$346
Honours—Biological Sciences.....	372
Chemistry.....	398
Geology.....	433
Physics.....	405
Mathematics and Physics.....	379
Mathematics.....	373
Psychology.....	376
Economics and Political Science.....	374
Commerce	
For General Employment.....	377
For Chartered Accountant Articles.....	316
Engineering	
Agricultural.....	390
Chemical.....	421
Civil.....	418
Electrical.....	415
Business.....	425
Physics.....	423
Mechanical.....	423
Metallurgical.....	428
Mining.....	475
Petroleum.....	439
Forestry.....	383
Home Economics.....	366
Library Science.....	367
Pharmacy.....	452
Social Work.....	362

SOURCE: Executive and Professional Section, National Employment Service.

Professional income or fees received from the independent practice of a profession for profit also varied widely. Statistics prepared by the Department of National Revenue indicate that in 1959 a dentist in business for himself averaged approximately \$10,500, a lawyer \$12,000, a medical doctor or surgeon \$14,500, a consulting engineer \$12,500 and an accountant \$10,000.

Tax and Other Deductions from Earnings

When a worker receives his pay by cheque or cash from his employer, the amount he usually receives is not the full value of his earnings but the amount left after certain deductions. These deductions are made by the employer; thus

they are described as having been made "at source". They represent instalments for income tax and unemployment insurance, and, sometimes, for hospital and medical insurance, pension plans, union fees or other purposes.

Only two of the deductions are compulsory for all Canada: the personal income tax and unemployment insurance payments. Of these the income tax payment is usually the larger, and is discussed below. Other deductions, such as those for union dues or pension plan payments are compulsory only in certain industries or firms. In addition, some types of deductions are on an entirely voluntary basis. For instance, a firm may have a life insurance plan which an employee may join if he wishes; if he joins he will probably instruct the pay office of his firm to make a regular deduction from his pay cheque for this purpose. Deductions from earnings are frequently referred to as "on the check-off". Thus, there may be a check-off plan for the payment of union dues, or a check-off plan for credit union members to make regular savings deposits by having a deduction made from earnings.

The newcomer to Canada will be concerned mainly with how to recognize various taxes, and with what to do about tax payments, where a decision on his part is involved.

The three major kinds of taxes affecting individuals in Canada are: the personal income tax, which is levied by the federal government; sales taxes on various commodities, which are levied by the federal, provincial or municipal governments; and a property tax levied by the municipality on home-owners.

The personal income tax is the most important tax affecting the average Canadian. A person is not taxed on the full amount of his income but only on that part of his income which is classed as "taxable income". As at January 1, 1961, the deductions that may be made from total income to arrive at the amount of taxable income include a basic exemption of \$1,000 for everyone and, in the case of a married person whose spouse does not have income in excess of \$250, an additional \$1,000 exemption. Persons over 65 years of age are entitled to a further exemption of \$500. An exemption of \$250 is allowed for each child qualified for family allowance (see Chapter VII) and \$500 for each child not qualified for the allowance. Various exemptions are also allowed for dependants other than children. In addition, there is a minimum deduction of \$100 in respect of medical expenses, charitable donations and union dues.

The income tax includes an Old Age Security Tax (see Chapter VII). Examples of the income tax at different levels of income are shown in Table 13.

For most workers, income tax is deducted regularly from wages or salaries and forwarded directly to the Department of National Revenue by the employer. At the end of the year, each taxpayer must obtain from his employer a slip showing the amount he earned during the year and the amount of tax that has already been paid on his behalf. On the basis of this information, the taxpayer must complete an Income Tax Return and send it to the Department of National Revenue, together with payment of any amount of tax still due. If the amount

of tax deducted during the year is greater than the amount of tax payable for the year a refund will be issued after the Income Tax Return has been filed. The Income Tax forms are available from any Post Office; but in the case of large establishments, the employer usually obtains these forms early in the year and distributes them to his staff together with the slips showing the earnings and the tax deducted.

Table 13—Personal Income Tax at Different Levels, Canada,
January 1961 (Including Old Age Security Tax)

<i>Married Taxpayer with Two Dependent Children Qualified for Family Allowance</i>		<i>Married Taxpayer with Two Dependent Children not Qualified for Family Allowance</i>		<i>Single Taxpayer with no Dependents</i>	
<i>Gross Income</i>	<i>Tax</i>	<i>Gross Income</i>	<i>Tax</i>	<i>Gross Income</i>	<i>Tax</i>
				\$1,100.....	Nil
				1,500.....	\$ 56
\$2,600.....	Nil			2,000.....	126
2,800.....	\$ 28			2,500.....	208
3,000.....	56	\$3,100.....	Nil	3,000.....	293
3,500.....	126	3,500.....	\$ 56		
4,000.....	208	4,000.....	126	4,000.....	490
4,500.....	293	4,500.....	208		
5,000.....	390	5,000.....	293	5,000.....	681
		5,500.....	390		
		6,000.....	490		
7,500.....	898	7,500.....	788	7,500.....	1,244

IV—WORKING CONDITIONS

The standard work week in Canada is five 8-hour days. Annual vacations and public holidays are secured by law, and each province has regulations concerning the safety and health of industrial workers. A number of benefits, such as hospital and pension plans, are provided for in collective agreements between the union and employer. Almost one-third of the workers outside agriculture belong to labour unions.

Hours of Work and Holiday Time

A large proportion of employees in Canada work a five-day, 40-hour week; this is most general in the highly industrialized province of Ontario, and in the western provinces. In the largest of the major manufacturing industries in Canada, 88 per cent of the plant employees and 93 per cent of the office employees were working a five-day week in April 1959 (the latest date for which statistics are available). For most non-office employees in manufacturing, the standard work week is 40 hours or less and for most office employees, 37½ hours or less. A standard work week of five 8-hour days is also generally in effect in such industries as railway transport and public utility operation. Hours of work tend to be slightly longer in retail trade.

Annual vacations with pay are guaranteed under a federal law which applies to federal government undertakings, and eight provincial laws. In some provinces the law provides for a one-week vacation with pay after one year of service; in others a worker is entitled to a two-week vacation after working one year, while the Saskatchewan Act provides for a three-week vacation with pay after five years' service with the same employer.

In a few provinces legislation is in effect covering public holidays; the province of Saskatchewan provides for eight paid public holidays. In practice most workers throughout the country have such holidays whether or not it is required by law.

An uninterrupted weekly rest period of at least 24 hours is required by law in most provinces and is, in practice, provided for practically all workers. In exceptional cases, an accumulated rest period may be permitted in lieu of weekly rest days.

Overtime pay for work in excess of normal hours is usually at the rate of time and one-half the regular rate, and in some provinces this standard is enforced by law. Work on Sundays and holidays is sometimes paid for at double the usual rate.

Other Employee Benefits

Equal-pay laws, which require that women be paid at the same rate as men if they are performing the same work in the same establishment, are in force in seven provinces. A similar federal law prohibits discrimination against women in the payment of wages in works and undertakings under federal legislative authority.

Fair employment practices Acts are in effect in British Columbia, Manitoba, New Brunswick, Nova Scotia, Ontario and Saskatchewan, and for all employees under federal jurisdiction, prohibiting discrimination by employers in employing workers or by trade unions in admitting members on grounds of race, colour, religion or national origin. Laws guaranteeing civil rights are also in force in various provinces (see Chapter VI).

Factories Acts in eight provinces set standards to be observed in work places so as to secure the safety and health of employees, and provide for inspection in order to ensure their enforcement. Safety measures governing hazardous occupations, such as mining, excavation, construction, electrical work, etc., are also laid down by law. Regulations under provincial Public Health Acts set standards of sanitation for various work places, including work camps.

Workers in most industries are protected by workmen's compensation legislation, which provides for payment of compensation and medical aid to workers who suffer an accident on the job or who contract an industrial disease (see Chapter VII).

It should be noted that actual working conditions are usually well above the minimum standards laid down in the legislation mentioned above.

In many establishments additional benefits are provided for through a collective agreement negotiated between the employer and the union. Such benefits commonly include group hospital plans, pension plans and life insurance schemes.

Group hospital-medical plans of varying kinds are in effect in most manufacturing establishments of any size. The employer usually pays part of the cost or, in a few establishments, the entire cost of the plan. There are also some cases in which the employees carry the plan themselves without assistance from the employer.

Pension plans are available to about two-thirds and group life insurance plans to more than four-fifths of the employees in manufacturing.

Other industries in which these voluntary plans are fairly common are public utilities, mining, trade, transportation and finance. They are also found, to a lesser extent, in the service group of industries, which includes a variety of establishments such as laundries, hotels and restaurants, and educational and other community agencies.

Table 14 shows the proportion of workers in manufacturing establishments who enjoy certain benefits, as reported in the Survey of Working Conditions conducted by the Economics and Research Branch of the federal Department of Labour.

**Table 14—Summary of Working Conditions in Canadian
Manufacturing Establishments, May 1960**

NOTE: All percentages denote the proportion of total employees in establishments reporting specific items in the Survey of Working Conditions of the Department of Labour.

<i>Non-Office Employees</i>		<i>Office Employees</i>	
<i>Standard Weekly Hours</i>	<i>%</i>	<i>Standard Weekly Hours</i>	<i>%</i>
40 and under.....	70	Under 37½	27
Over 40 and under 44	10	37½	43
44.....	4	Over 37½ and under 40	8
45.....	8	40	18
Over 45 and under 48	1	Over 40 and under 44	2
48.....	4	44	1
Over 48.....	3	Over 44	1
Employees on a 5-day week.....	90	Employees on a 5-day week.....	95
<i>Vacations with Pay</i>		<i>Vacations with Pay</i>	
Vacations which increase with		Vacations which increase with	
service.....	86	service	90
Two weeks.....	86	Two weeks	90
After: 1 year or less.....	20	After: 1 year or less	79
2 years	14	2 years	7
3 years	2.6	3 years	1
4 years	1	4 years	—
5 years	24	5 years	2
More than 5 years.....	1	More than 5 years.....	—
Three weeks.....	72	Service requirements	
After: Less than 10 years.....	6	not stated.....	1
10 years	51	Three weeks.....	83
11-14 years.....	4	After: Less than 10 years.....	7
15 years	45	10 years	22
16-19 years	1	11-14 years.....	4
20 years	2	15 years.....	46
More than 20 years.....	3	20 years.....	2
Four weeks.....	31	More than 20 years.....	2
After: Less than 25 years.....	4	Four weeks.....	37
25 years	25	After: Less than 25 years.....	5
More than 25 years.....	2	25 years	28
Vacations which do not increase		More than 25 years.....	4
with service.....	12	Vacations which do not increase	
One week.....	5	with service	10
Two weeks.....	7	One week	1
		Two weeks	9
<i>Paid Statutory Holidays</i>	96	<i>Paid Statutory Holidays</i>	99
1 to 5.....	10	1 to 5	2
6.....	5	6	2
7.....	8	7	7
8.....	53	8	60
9.....	15	9	22
More than 9.....	3	More than 9	5
Number of holidays not stated.....	2	Number of holidays not stated.....	1
<i>Pension and Insurance Plans</i>		<i>Pension and Insurance Plans</i>	
Pension plans.....	68	Pension plans.....	81
Group life insurance.....	87	Group life insurance.....	94
Wage loss insurance.....	67	Wage loss insurance.....	39

SOURCE: Survey of Working Conditions, May 1960, Economics and Research Branch, Department of Labour, Canada.

Labour Unions

The right of workers to join labour unions is protected by law.

Although the distinctions are no longer very rigid, the membership of some unions is still mainly composed of skilled tradesmen in specific occupations or crafts (e.g., lithographers, bookbinders), while in others membership includes all workers below the supervisory level in a specified industrial establishment or plant (e.g., automobile workers, textile workers). Craft unions, as the former are called, are usually confined to occupations in which a considerable period of apprenticeship training is required. Industrial unions, the latter type, are most common in mass production industries which employ large numbers of semi-skilled and unskilled workers.

The law provides for the designation of specific unions as bargaining agents for workers concerned. In industries or establishments where such unions are certified, the employer is required to bargain with them. In contrast to many European countries, bargaining in Canada usually takes place within each individual plant, rather than on an industry-wide basis.

The terms agreed upon in negotiations between the employer and the union are set down in a collective agreement which becomes binding on both parties for periods varying from one to three years. While the agreement is in force, strikes are prohibited and a procedure is set out for dealing with grievances that may arise.

A number of the collective agreements contain union security provisions. A few provide for a "closed shop", a form of union security under which the employer agrees to hire and retain in employment only members of the recognized union. This type of provision is most likely to be found in establishments with craft unions. More common is the "union shop" agreement whereby the employer may hire whom he pleases but the new employee is required to join the recognized union within a specified time after beginning work.

The main function of the union is to promote improvement in the wages and working conditions of its members through negotiating collective agreements with employers. However, some provide additional services to their members. A number have set up educational and recreational programs and some have established pension and health insurance plans of their own.

Practically all the collective agreements between unions and employers in Canada contain provisions outlining grievance procedures. These provisions may apply to all differences arising during the life of the agreement or only to matters specifically covered in the agreement itself.

Labour unions have attracted into their membership approximately one-third of Canada's non-agricultural paid workers. The majority of organized workers belong to unions that are international in scope in the sense that they are active in both the United States and Canada. The headquarters of these international unions are in the United States, with local branches organized in both countries.

Unions affiliated with the Canadian Labour Congress represent more than 75 per cent of the organized workers. Within the Canadian Labour Congress international unions make up the largest group and most of these are affiliated also with the American Federation of Labor and Congress of Industrial Organizations (AFL-CIO) in the United States. Approximately 7 per cent of union members in Canada belong to affiliates of another central body, the Confederation of National Trade Unions, formerly known as the Canadian and Catholic Confederation of Labour. The balance of organized workers is represented either by unions which are independent of a central labour congress or, to a lesser extent, by unions having no congress link in Canada but affiliated with the AFL-CIO.

Through their central congresses, most Canadian unions are linked also with organized labour in Europe, North, Central and South America and other continents. The Canadian Labour Congress belongs to the International Federation of Free Trade Unions which has affiliates in approximately one hundred countries; and the Confederation of National Trade Unions is the Canadian affiliate of the International Federation of Christian Trade Unions comprising labour organizations in close to forty countries. Some Canadian unions, moreover, belong to an International Trade Secretariat or a Trade International, such as the International Transport Workers' Federation or the International Federation of Christian Metalworkers' Unions.

Table 15—Union Membership in Canada by Congress Affiliation,
January 1960

<i>Congress Affiliation</i>	<i>Membership</i>
Canadian Labour Congress.....	1,122,831
AFL-CIO/CLC.....	888,748
CLC only.....	234,083
Confederation of National Trade Unions.....	101,942
American Federation of Labor and Congress of Industrial Organizations only ..	33,117
Total, affiliated unions.....	1,257,890
Unaffiliated International Unions.....	76,291
Unaffiliated National and Regional Unions.....	71,798
Independent Local Organizations.....	53,180
Total, unaffiliated unions.....	201,269
Total.....	1,459,159

SOURCE: Economics and Research Branch, Department of Labour, Canada.

V—EDUCATION AND TRAINING

Education is under the jurisdiction of the provinces. In most parts of Canada school attendance is compulsory to the age of 15 or 16, and elementary and secondary education are free. Canada has some 40 degree-granting universities, and a variety of vocational and trade schools. Apprenticeship training is regulated by the provincial governments.

School Attendance

In the provinces of Prince Edward Island, Nova Scotia, New Brunswick, Ontario and Manitoba, the statutory school-leaving age is 16 (certain exceptions are provided for in Nova Scotia and Manitoba); in Newfoundland, Saskatchewan, Alberta and British Columbia, it is 15; and in Quebec it will be raised to 15 in 1962. The law also places restrictions on the employment of children of school age during school hours. Exemptions from school attendance are provided for in most provinces, details of which may be obtained by writing to the provincial Departments of Education.

Education is free in most provinces both in the elementary and in the secondary or high schools. In Newfoundland and Quebec, however, fees may be charged at these levels. In most provinces text books and supplies are provided in the elementary schools, but in some secondary and high schools at least part of the cost is borne by the pupils. Rental schemes to cover the cost of books are now in operation in many secondary schools.

The school year starts early in September and continues until nearly the end of June. Vacations of approximately two weeks each are customary at Christmas and Easter.

The elementary and secondary schools are "public" schools, supported by local and provincial taxation and available to all. In some provinces the name "public" is commonly applied only to elementary schools. In many areas the child has the alternative of attending a "separate" elementary or secondary school, supported by the taxpayers of a particular religious denomination. There are also "private" schools available in most centres, where pupils may board or attend by day, on payment of a fee that may range from \$50 to well over \$1,200 a year.

Elementary Schools

Children in Canada begin attending elementary schools at the age of six, although in most cities there are kindergarten classes for five-year-old children and often for four-year-olds as well. In most provinces children pass through eight elementary grades and usually complete this part of their education at the age of 13 or 14. In Quebec the elementary school course is seven years.



Four- and five-year olds start their school life in pleasant kindergarden classes where teaching is informal and the child learns to work and play with others.

Children are ordinarily required to attend the school that serves the district in which they reside, according to area limits determined by the local school board.

In elementary school the pupil is taught language (English and/or French with emphasis on writing, reading, spelling and composition), arithmetic, nature science, social studies (geography and history), health, music, art, gymnastics, home economics and shop work.

Secondary Schools

The secondary or high school provides a four- or five-year educational program which carries students from age 13 or 14 to about 18.

High schools offer either an academic program leading to university or to other specialized schools such as teacher-training colleges, or a vocational program which includes some academic work.

In Quebec, Roman Catholic schools organized in the French rather than the English tradition are by far the most numerous. Under this system, children finishing the seven grades of elementary school may either enter a *collège classique*, leading to professional schools or universities or may attend schools that emphasize vocational, technical or industrial training.

Universities

There are some 40 degree-granting universities in Canada, providing instruction in a wide range of subjects. In addition, there are more than 300 degree-granting colleges, the majority of which are affiliated or otherwise associated with the universities.

Admission to a university or college ordinarily requires the successful completion of five years of high school or, in some provinces, four years of high school. When only four years of high school are required, the student may require an extra year's study at university.

For a bachelor's or first degree, from three to seven years' study are required, ranging from three years for a "pass arts" degree to seven years for a degree in law or medicine. An "honour arts" degree requires four years' completed study; engineering, four to five years; agriculture, four years; and science, four years. A master's degree usually requires at least one year's study beyond an honour bachelor's degree. A doctorate usually requires one or two additional years' study, including the taking of courses, the writing of a thesis, and frequently the passing of a comprehensive examination.

In the province of Quebec the *collège classique* takes the student eight years beyond his seven years of elementary school, and leads to the bachelor's degree.



Graduates file in academic procession at the start of the Sixteenth Spring Convocation at Carleton University, Ottawa. Many universities throughout Canada are expanding their premises to keep pace with the increasing enrolment of students.

This degree may be used as a basis for entrance to the study of medicine, law, dentistry, and other professions, or may lead to study for a licence (equivalent to a master's degree) or a doctorate in the arts.

University courses usually begin late in September and end early in May. It is common for students in Canada to take part-time and summer jobs while they are at university to help defray their expenses. A number of universities also offer evening courses leading to degrees, and some students holding full-time jobs obtain their university education by evening study only.

Scholarships and other financial assistance are available for many students with good academic standing, providing they apply for such aid and are able to meet the requirements.

Vocational and Technical Training

Each province in Canada has its own pattern, methods and standards of vocational or technical education, developed to meet its particular needs. In general, publicly-operated vocational or technical training facilities are at three different levels in the educational system: secondary school courses, post-secondary school courses and other trade and industrial courses.

The secondary school group includes courses with a definite occupational objective along with a study of secondary school mathematics, science, English, and social studies. These courses are offered as an alternative to the academic high school course and lead to a high school graduation certificate. They are given in all provinces except Newfoundland, Prince Edward Island and Quebec, and vary from three to four years in duration depending on the courses and the province. A wide range of occupations are included in these programs including automotive, building construction, electrical, metal working, printing, agriculture, etc.

Post-secondary school technical, commonly designated technician education is offered in 26 institutes of technology located in Nova Scotia, Quebec, Ontario, Saskatchewan and Alberta. New Brunswick will be opening a new institute in the fall of 1961, while new institutes are being planned for Vancouver, Edmonton, Halifax, St. John's in Newfoundland and one in Manitoba. The common entrance requirement to an institute of technology is secondary school graduation. The work offered is technical in nature but narrower in scope than in an engineering, scientific or other degree-granting course. The graduate of the course receives either a diploma or a certificate. The training offered is to prepare individuals to be trained as engineering or scientific technicians, medical technicians, administrative technical personnel and other fields requiring two to three years of post-secondary education. The total number of different courses offered in Canada is over 45; however, no individual institute offers all the courses. Some of the areas of technology offered are aeronautical, mechanical, electrical, electronic, chemical, medical, x-ray, business administration, service administration and accountancy.

Other trade and industrial courses available in Canada provide pre-employment training for young people who have left the regular school system, or to upgrade adults in their present occupation. In these courses the skills of the trade or occupation are emphasized: trade theory and mathematics and science, as required to work effectively in the trade, are also taught. The courses vary in length from six months to two years, depending on the courses and the province. A wide range of occupations is covered including automotive, building construction, electrical, metal working trades and service occupations. In most provinces similar courses are also available through part-time evening or correspondence study programs.

Apprenticeship

The training of skilled workers in Canada is assuming increasing importance to-day in view of the rapidly expanding need for persons with various skills.

Many of Canada's skilled workers received their training through apprenticeship, essentially a combination of organized, on-the-job experience and classroom or other organized instruction relating to the trade. Often the apprentice previously attended a vocational high school. By and large, the period of apprenticeship in Canada is four years, although depending on the occupation and the province it may range from two to five years.

In all provinces (except Prince Edward Island which does not have an apprenticeship training program), the occupations for which recognized apprenticeship training facilities exist usually include the skilled construction trades and motor vehicle mechanics (see Table 16). At the end of the apprenticeship period, a certificate of proficiency is given to the apprentice by the provincial Department of Labour.

Individual firms may also have private apprenticeship programs not covered by provincial legislation and a large number of apprentices in Canada are learning a trade under these plans. In the skilled printing trades, where there are union shops, apprenticeship is regulated by the trade union in agreement with the employer.

Immigrants to Canada should bring with them documents translated into English or French, showing the number of years of apprenticeship and experience, for these will be of assistance in applying for employment. Some provincial governments require tradesmen to hold a certificate of qualification in certain trades, granted on the basis of an examination and proof of adequate experience. The regulations governing the certification of tradesmen vary from province to province and generally apply to one or more of the following trades: auto mechanics, barbering, electrical construction, hairdressing, plumbing and welding.

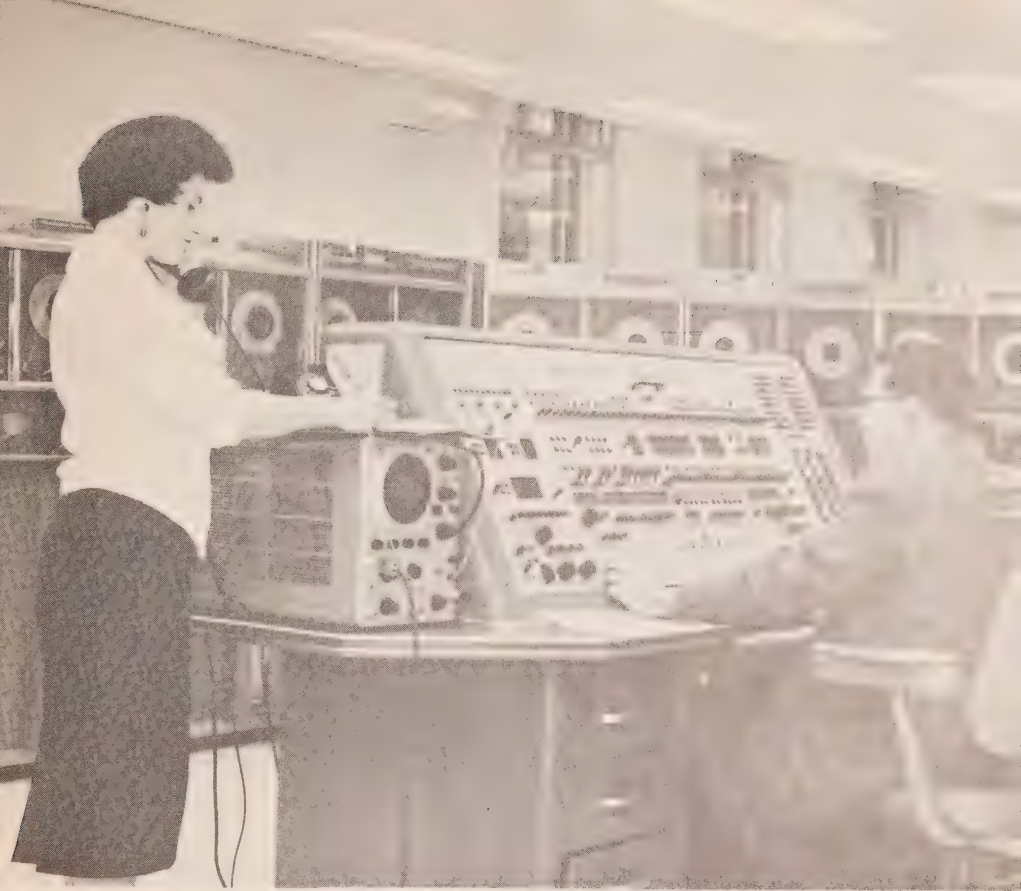
In a few cities and towns journeymen electricians and plumbers are required to pass a local examination in order to secure a licence to work in that locality.

Details of provincial or municipal regulations and requirements may be had from the Apprenticeship Branch of the Department of Labour of the province

in which work is sought. Additional information on apprenticeship may be obtained by writing to the Vocational Training Branch, Department of Labour, Ottawa.

Table 16—Trades for Which Apprenticeship Training Programs are Organized, by Province—December 1960

	<i>Nfld.</i>	<i>N.S.</i>	<i>N.B.</i>	<i>Que.</i>	<i>Ont.</i>	<i>Man.</i>	<i>Sask.</i>	<i>Alta.</i>	<i>B.C.</i>
Aeronautical Mechanic.....		*							
Auto-Body and Fender Repair..	*	*	*	*		*	*	*	*
Barber				*	*		*		*
Blacksmith	*				*	*			
Boiler Shop Worker.....		*		*					*
Boat Builder									*
Bricklayer and Stone Mason ..	*	*	*	*	*	*	*	*	*
Cabinet Maker			*	*	*				
Carpenter	*	*	*	*	*	*	*	*	*
Cook.....								*	*
Draughtsman	*	*	*		*				
Electrical Construction Worker.	*	*	*	*	*	*	*	*	*
Electrical Maintenance.....	*	*	*	*	*	*			
Glass Worker.....								*	
Hairdresser				*	*		*	*	*
Heavy Duty Mechanic							*	*	
Instrument Maker.....	*		*		*				
Jewellery and Watch Repair ..				*					*
Lather					*	*		*	
Lineman			*						
Machinist	*	*	*	*	*			*	*
Millworker (Factory Wood- worker)			*		*	*			
Millwright	*		*		*		*	*	
Motor Vehicle Repair.....	*	*	*	*	*	*	*	*	*
Moulder				*	*				*
Office Machine Mechanic									*
Painter and Decorator			*	*	*	*	*	*	*
Pattern Maker	*	*	*		*				*
Plasterer				*	*	*		*	*
Plumber and Pipefitter	*	*	*	*	*	*	*	*	*
Printer			*	*	*				*
Radio (Maintenance and Re- pair)					*		*	*	
Refrigeration Worker					*	*		*	*
Sheet Metal Worker	*	*	*	*	*	*	*	*	*
Ship Fitter and Shipwright ..		*							
Sign Painter				*				*	
Stationary Engineer.....	*		*		*				
Steamfitter		*		*	*	*		*	
Steel Fabrication Worker.....									*
Switchboard Operator.....			*						
Tilesetter.....				*	*	*			
Welder	*		*		*		*	*	
Total Trades	16	15	21	21	28	16	14	21	22



The growing use of electronic data processing systems offers new possibilities in employment for immigrants with the required skills.

Vocational Guidance

Canadian students receive career counselling, or vocational guidance, at their schools and universities. Immigrants may also go to local schools for this purpose, as well as to National Employment Service offices.

As an aid to vocational guidance, the Economics and Research Branch of the Department of Labour, Ottawa, publishes the CANADIAN OCCUPATIONS series of individual booklets describing careers and occupations in Canada. They may be seen in schools, universities and National Employment Service offices across Canada. Overseas they may be obtained from Canadian Immigration offices.

The titles listed below, published in English and French, are available, cost prepaid, from the Queen's Printer, Ottawa.

Carpenter, 10¢
Bricklayers and Stone-Masons, 10¢
Plasterer, 10¢
Painter, 10¢

Forge Shop Occupations, 10¢
Tool and Die Maker, 10¢
Railway Careers, 10¢
Careers in Engineering, 20¢

Plumber, Pipe Fitter and Steam Fitter, 10¢
Sheet-Metal Worker, 10¢
Electrician, 10¢
Machinist and Machine Operators
(Metal), 10¢
Printing Trades, 10¢
Motor Vehicle Mechanic, 10¢
Optometrist, 10¢
Social Worker, 10¢
Lawyer, 10¢
Mining Occupations, 10¢
Foundry Workers, 10¢
Technical Occupations in Radio and
Electronics, 10¢

Careers in Natural Science, 20¢
Hospital Workers (other than Professional),
10¢
Draughtsman, 10¢
Welder, 10¢
Careers in Home Economics, 10¢
Occupations in the Aircraft Manufacturing
Industry, 10¢
Careers in Construction, 10¢
Medical Laboratory Technologist, 10¢
Careers in Meteorology, 10¢
Teacher, 10¢
Physical and Occupational Therapist, 10¢
Office Occupations, 20¢

VI—LIVING STANDARDS

In Canada a large proportion of the people own their own homes, which are usually single-family dwellings. Credit-buying, to furnish and equip the house, is a common practice. Most families spend a considerable amount each year on the purchase and operation of a car. Leisure activities have increased in importance during recent years as a result of a general industrial trend towards a shorter working week.

Spending Habits of Canadians

The average Canadian city dweller spends slightly less than one-quarter of his earnings for food, and about one-sixth for housing, including fuel, light and water, according to a recent study made by the Dominion Bureau of Statistics in 1957. Further details from this study are given in Table 17. The study was based on a budget for a city family averaging 3.4 persons, with an income range of \$2,500 to \$7,000 a year.

Table 17—City Family Expenditure Patterns: Average
Dollar Expenditure per Family, 1957

	Average Expenditure	Per Cent of Total
Current consumption		
Food.....	\$1,178	24.4
Housing, fuel, light, water	827	17.1
House operation.....	177	3.7
Furnishings and equipment.....	275	5.7
Clothing.....	430	8.9
Automobile.....	452	9.4
Other transportation.....	83	1.7
Medical care.....	224	4.6
Personal care.....	97	2.0
Recreation.....	141	2.9
Reading.....	33	.7
Education	30	.6
Smoking and alcoholic drinks.....	182	3.8
Other.....	52	1.1
All current consumption.....	4,181	86.6
Gifts and contributions.....	132	2.7
Personal taxes.....	299	6.2
Security.....	218	4.5
Total Expenditure.....	\$4,830	100.0

SOURCE: Urban Family Expenditure, 1957, Dominion Bureau of Statistics.

When the family income is lower than this, expenditure on such basic items as housing may represent proportionately more. The budget of a family living in a small town, or in the country, may average somewhat less for food and housing than a city family.

Shopping habits in Canada are similar to those in the United States with a trend towards neighbourhood drive-in centres, each consisting of a cluster of stores beside a large automobile parking lot. Much of the grocery store business is now done by large self-service supermarkets, usually situated in the suburban shopping centres.

Credit Buying

Buying on credit, or on an instalment plan, is a feature of Canadian life that may not be entirely familiar to people from many other countries.

Credit-buying enables the consumer to take immediate possession of the object being purchased, whether it be furniture, an automobile, electric appliances or some other item, and to pay for it later on, usually in regular instalments. Sometimes the purchaser is required to make a "down payment" as an expression of his good faith. The purchaser makes the instalment payments to the store from which he purchased the item, or to a finance company, credit union or bank, according to the way in which the credit has been arranged.

The advantages of credit-buying are that it enables a consumer to enjoy certain goods in advance of the time that he actually pays for them, and that it stimulates business activity. A disadvantage is that people sometimes tend to take on more credit payments than they can afford, thus going into debt or having to return the item purchased to the seller or to the finance company. *Another disadvantage is that some purchasers fail to realize that the interest payments involved actually add considerably to the cost of the purchase.*

Interest is usually expressed as being at a "rate of" a certain percentage per month or per year of the amount borrowed. For instance, the rate of $1\frac{1}{2}$ per cent per month would be equivalent to the rate of 18 per cent per year if none of the borrowed sum were paid back. Usually, however, interest is charged monthly but only on the unpaid balance still owing, so that the annual rate equivalent to $1\frac{1}{2}$ per cent per month is considerably less than 18 per cent per year.

Buyers should enquire about rates of interest before making purchases. Banks and credit unions usually have lower rates than finance companies and most stores, although the rates charged by different stores vary. When making a major purchase, it is advisable for the customer to consult the Better Business Bureau of his community, if he is in doubt about the reputation of the establishment.

Housing

Large numbers of new dwellings have been built in Canada in recent years, many of them in the suburbs of large towns and cities. As Canada's population is growing continually, the need for more housing is increasing too. At the

present time the number of dwellings seems to be reasonably adequate in most parts of Canada, although housing shortages remain in a few areas. Canada has about 4.5 million occupied dwellings.

It is the custom in Canada for people to work towards owning their own homes, paying for the houses in which they live by means of 25, 30 or 35-year mortgages. These homes are frequently individual-dwelling houses with a small lawn or garden. It is estimated that about 65 per cent of Canadian families own and are paying for their own homes, one of the highest proportions of home ownership of any country in the world.

Many people in Canada purchase their homes by means of a mortgage which they obtain from a bank or other lending agent and this is insured by the federal government's Central Mortgage and Housing Corporation against any loss to the lender through default in payments by the borrower. This arrangement has made it much easier for those wanting to buy or build a home to obtain the necessary capital.

Usually the purchaser of the house pays at least 5 per cent of its value in cash as a down payment, and arranges to pay the balance to the lending agency in equal monthly instalment payments including both interest and principal.

In 1960, the average buyer of a new home with a loan insured by the Central Mortgage and Housing Corporation purchased a house costing \$14,300. The down payment on this loan was \$3,033, and the monthly payment of principal, interest and municipal taxes was \$99. The average borrower had an income of \$5,621 a year, so that on the average slightly more than 21 per cent of the borrower's income went into mortgage payments plus municipal taxes. It should be pointed out, however, that many people purchase houses in Canada while they are earning much less than \$5,621 a year.

A typical single-family house has three bedrooms, a living-dining room, a kitchen, a bathroom and a full-sized basement. Most of the newly-built houses are furnace-heated and wired for electricity. The average lot has a frontage of about 60 feet and is provided with sewer and water services.

In the centres of cities, lack of space has resulted in the construction of many large apartment buildings which are usually occupied under a system of rental, although there is a trend towards ownership of individual apartment units. In the older houses and apartment buildings rental rates are generally lower, depending on the condition of the building and the district.

Rents vary considerably from one locality to another and even within the same locality, according to the quality and location of the dwelling and the amount of space for rent. A rough estimate might be that a worker would have to pay from 20 to 25 per cent of his income for rent. In some instances, the newcomer may have to pay even more than 25 per cent immediately on arrival and until he has had time to find accommodation more suited to his means. Accommodation for rent is usually advertised in local papers and persons interested in learning the actual rents may consult these papers, which are usually available at the Chanceries and visa offices of Canadian missions abroad.

When renting a house or apartment it is customary to provide one's own furniture, with the exception of such appliances as stove and refrigerator. Some houses and apartments, of course, are rented furnished. A tenant taking an apartment or renting a house must usually sign a lease of one or two years' duration. When occupying rented premises, the tenant customarily pays for such monthly items as the telephone and the electricity. A person renting one or two furnished rooms, however, would not ordinarily be required to pay for use of the house telephone, or for electricity or water. A single person can usually rent a furnished room for \$9 or \$10 a week. To rent an unfurnished house would probably cost \$85 to \$100 or more a month, unheated, depending on the location.

In connection with Canadian homes it might be well to mention the subject of winter heating. Most homes are centrally heated, particularly those in the cities. Approximately one-half of the homes have coal, oil or gas furnaces designed to distribute heat to each room by means of hot-air duct or hot-water systems. Electricity for home heating is now being used on a wider scale.

The cost of heating varies considerably according to the type of fuel used, the size of the house, its insulation, and the degree of heat required. Location also affects heating costs because in some parts of Canada the winter is less severe than in others. The cost of oil heating is estimated to average \$144 to \$185 per year, that of gas heating \$159 to \$235 per year and coal heating (requires stoking) \$120 to \$135. The cost of electricity for cooking and hot water heating may average about \$6 to \$10 per month.

When a person plans to build or to alter a house he must first obtain a building permit from the municipal clerk of the community in which the work will be done. Such permits are granted only if the proposed building meets with the regulations and standards laid down by either the municipality, or the provincial building code, or both.

Automobiles

In Canada, there is approximately one passenger car for every five persons, and the number of sales of new and used cars is steadily increasing.

The automobile is considered both a necessity and a luxury. For persons living far from the city it has greatly facilitated business and social contacts; for suburban dwellers it has made possible a life in the country combined with fast transportation to jobs in the city. The automobile is indeed a real time-saver in a country where distances are so great and the population so scattered.

There are, however, occasions when the automobile is less useful than other methods of transportation, particularly in places where well-organized public transportation facilities are available. For instance, in crowded parts of the city where parking is expensive and traffic moves slowly, it may be just as fast and more economical to use the public transportation facilities. Similarly, where fast commuter trains and buses are in service the commuter may find these just as convenient as using his own car.



A typical street in a new suburban development. New schools, churches, and shopping centres are integrated in the planning stages of such developments.

The average retail value of new passenger cars for the month of June in the years 1957, 1958 and 1959 were \$2,847, \$2,948 and \$2,920 respectively. The slight decline in 1959 average retail value as compared with 1958 was the result of a major shift on the part of Canadian car buyers to the lower priced European made cars. In addition to the size of the car which has an important bearing on the cost price, new car prices also depend on the state of the market and the time of the year.

Used cars are sold at a wide range of prices and these prices are usually lower in the fall and early winter months. They are priced on a scale according to the year, make and model and the condition of the car.

There is a wide variation in the cost of operating an automobile in Canada depending on the district, size of the car and the extent to which the car is used. Running costs, including the cost of gasoline, oil and service charges, may be estimated at 4 cents a mile.¹ It must be noted that the price of gasoline varies between provinces and cities—the average for June 1959 was 43 cents an imperial gallon.¹ The cost of fuel per mile is dependent on the number of miles obtained

¹ 1 mile= 1.609 kilometers; 1 imperial gallon= 4.5 litres.

to the gallon. It is estimated that a total cost of $9\frac{1}{2}$ or 10 cents per mile (including the purchase cost of car) would be typical for operating a Canadian car in Canada.

Licence fees for automobiles are charged annually by each province, and range from \$9 to \$58 for a Canadian car, but are usually between \$10 and \$20. The driver's licence, also required, usually costs about \$1 or \$2. Most provinces require proof of financial responsibility before granting the licence, which means that the automobile owner must purchase at least minimum insurance. Insurance costs may range from \$39 to \$102 a year, for standard coverage. Garage rental in the city is about \$10 or \$15 per month.

Social and Political Aspects of Canadian Life

The immigrant will probably find that many aspects of social and political life are different in Canada from those he knew at home.

Immigrants as well as Canadian citizens are entitled to the rights and protection of this country, and at the same time assume moral responsibility to uphold the principles by which these privileges and rights are enjoyed.

Among the privileges one might mention are those of civil liberty, the right of citizens to vote, freedom of the press, freedom of political organization, and fair employment practices.

Civil liberty means freedom in the everyday affairs of life. It is protected by the legal right of habeas corpus which means that a person cannot be held by police unless specifically charged with an offence, and if so charged he must be tried before a court of law within a specified period of time.

The right to vote for persons over the age of 21 is a privilege Canadians now take for granted but it is a right that was won against heavy opposition in the past. In the federal elections all Canadian citizens and all British subjects 21 years of age or more, male or female, who have resided in Canada for approximately one year prior to the date of the election are entitled to vote. The regulations defining those who may vote in provincial elections are under the control of the provinces but the principles are similar. For municipal elections, however, it is customary for only those who are legally recognized as property owners or as tenants to vote.

Freedom of the press is another privilege enjoyed by Canadians. Newspapers are entitled to print what they choose, although most have established their own code of ethics in order to preserve their good reputation. They may be sued for libellous statements and are subject to fines or other punishment of the court if convicted.

People in Canada are free to form political organizations and take part in their activities as long as the activities themselves are within the law; that is, the organizations may plan peaceful projects but must not conspire to overthrow the government by force.



An immigrant instructor in ballet at the Summer School of Fine Arts, Banff, Alberta.

Entertainment and the Arts

There is increasing opportunity in Canada to study and practise the arts, and a wider opportunity to enjoy them: shorter working hours combined with a rising income level have resulted in a much livelier interest in all the arts during the post-war years.

Of considerable significance to the advancement of the arts in Canada is the financial assistance given music, festival, theatre, ballet, opera, the visual arts and other groups in Canada, through the form of grants by the Canada Council, a government agency established in 1957. During the fiscal year ended March 31, 1960 these grants amounted to slightly more than 1 million dollars.

This grant of money, however, is still insufficient to meet the huge expenses involved. Therefore, only the larger cities are able to maintain fair-sized professional orchestras, theatres and ballet companies. Outlying districts are largely served by radio and television so that much of the city-centred entertainment is widely distributed across the whole continent. The growth of government and



Football is a very popular spectator sport and a rugged one for the players. Professional teams battle-it-out for the national championship during the summer and fall months.

private broadcasting facilities in the last decade has been very considerable. This aspect of national entertainment has, in turn, stimulated the demand for professional actors, artistes and musicians to a remarkable degree.

Libraries are available almost everywhere. There were over 870 libraries, exclusive of those in academic institutions, in Canada in 1958. Library service of some kind was available to 77.7 per cent of the total population.

Every publishing day 113 daily newspapers appear on the streets, of which 95 are in English, 12 in French and the remainder in other languages. These newspapers report their collective circulation at over 4,000,000 copies. There were 766 magazines and periodicals in 1959 ranging widely in topics from art, sport and religion to construction, and these enjoyed an over-all circulation of over 17,842,000.

Because Canada is still sparsely settled in many parts, radio and television play a most important role in continental communication. Canada operates the longest television network in the world. Programs for both radio and television are broadcast over separate English and French networks.

More than 85 per cent of Canadian homes have television sets and almost every home has one or more radios. The price of radios has been within the average budget for some time. A television set is a fairly expensive item and is usually purchased on the instalment plan.

Radio and television broadcasting in Canada is a combination of public and private enterprise. At January 1961 the publicly-owned Canadian Broadcasting Corporation operated 32 radio stations and 16 television stations; private stations at the same time number 227 radio stations and 57 television stations. A Board of Broadcast Governors is responsible to Parliament for the direction and supervision of all broadcasting in Canada.

Since private radio and television stations depend largely on advertising to defray their operating costs, they attempt to provide programs with wide public appeal in order to reach the largest audience for their advertising. The Canadian Broadcasting Corporation, because it is not wholly dependent on advertising, offers programs with a freer educational emphasis, including many musical programs of a classical and varied nature.

Sports

Canadians are enthusiastic about sports, both as participants and as spectators, and the newcomer should have no difficulty in finding sporting activities which appeal to him. In Canada there appears to be less interest in gymnastics and group exercises than is the case in most European countries, although gymnasium facilities are available at Y.M.C.A. and other group centres and at most large schools.

Canadians spend a considerable amount each year on sports equipment and club fees. Camping equipment and boats with outboard motors are owned by many Canadians, who spend their annual vacations along the shores of Canada's many lovely waterways, or go farther afield in search of hunting, fishing or camping places and to ski resorts in winter. Many families either build or rent a small frame cottage for summer use.

The most popular summer sports in Canada are baseball, swimming, fishing, golf and lawn bowling. Well organized facilities for other sports such as tennis, sailing, water skiing, canoeing and horseback riding are also available in many communities. In the fall, the main interest of Canadians is centred on football. Soccer is played, to a lesser extent, by schools and universities as well as professional teams. It is a sport that is watched with enthusiasm by more Canadians every year. In winter, skating, hockey and curling are very popular, and skiing is finding more participants every year. Badminton and squash are available at clubs in the larger centres.

With the exception of team sports, most games are open to women as well as men. In the larger centres well-organized Y.M.C.A.'s and Y.W.C.A.'s provide an opportunity for engaging in sports and social activities, including dancing, at quite moderate cost.

Rural Living Conditions

Living conditions in Canada's country districts may be a little different from those the immigrant is accustomed to at home, but life in rural Canada is vigorous and rewarding. Many people prefer the attractions of country life to the amenities of urban living.



One of the really pleasant things about living in Canada is the ease with which the family can get out into the country for a picnic or some fishing. The family shown here emigrated to Canada in 1954.

One of the distinguishing features of country life in Canada is distance. The rural Canadian may often live at a considerable distance from neighbours and the nearest town. Distances to-day, however, are made much less important by the automobile, and most farmers and people in small towns, who require transportation to any great extent have their own automobiles or trucks.

Living conditions in rural areas in Canada are, of course, different from those in the city. However, an increasing number of farm homes are acquiring "city" conveniences: 87 per cent now have electricity, which is an increase from only 50 per cent in 1949.

The method of heating is one way in which farm homes, or those in small towns, may differ from the usual city home. Although many country homes have central heating, the wood stove is frequently used, and its heat distributed to the rooms by large stove pipes and air ducts. The wood stove is commonly used for cooking where there is no electricity.

Hot and cold running water, too, may not always be found in rural homes to the extent that they are in the city. However, the prices of plumbing and heating equipment have declined in recent years, bringing them within the budget

of the average farm or small-town dweller. Most Canadian farms and small-town homes have their own wells from which they obtain fresh water for all purposes.

Most farm and country dwellers consider that the advantages of rural life—fresh air, lots of space, one's own garden and livestock, a quieter life, and possible lower living costs—outweigh the relative isolation and the shortcomings of household facilities that do not match the latest fashions in domestic comfort.

The social pattern in the small towns, villages and outlying areas of Canada does not differ in any major respect from rural social patterns in other settled parts of the world. The rural Canadian is, by tradition, a friendly, gregarious person with a lively interest in the social life of his community. In this respect country life in Canada reflects many European influences. In most country districts there are numerous recurring local events which help to sustain friendly social conditions. Such events as church groups, dances, teas, clubs, and card parties are common to rural Canada, particularly in the winter.

VII—SOCIAL INSURANCE AND SOCIAL WELFARE SERVICES

In Canada various schemes, some local and some national, some voluntary and some public, are available to meet the social security needs of the people. A national system of unemployment insurance and provincial systems of workmen's compensation offer protection to the employee. There are government allowances for children, old people and handicapped people, and provision for cases of special family need. A hospital insurance plan and various medical insurance plans are available in most parts of the country. Immigrants, however, should not expect to find in Canada the same social security programs as in the country from which they have emigrated.

Unemployment Insurance

Unemployment insurance is provided in Canada by the federal government from a fund to which workers contribute a small amount from each pay cheque, based on the level of their earnings. Employers make a matching contribution for each such worker on their staff. The federal government also makes a contribution equal to one-fifth of the total paid by employees and by employers, and pays all the costs of administration.

When a worker is laid off due to a shortage of work, he may obtain benefit payments if he has made the required number of contributions and is ready, able and willing to take suitable work immediately. A person who is not seeking work is not entitled to benefit. There is an initial waiting period of one week before benefits are paid, and there may be additional postponements up to six weeks in special cases where it can be shown that the worker has refused opportunities for suitable employment or has been discharged for misconduct. The benefits for unemployed persons range from \$6 to \$36 a week, depending on their past earnings and on whether the claimant has a dependent.

All employed persons are covered by unemployment insurance unless specifically excepted. Generally speaking, the insurance covers people on hourly, daily, piece or mileage rates of pay and salaried persons earning less than \$5,460 a year. Excepted are people on salary earning more than \$5,460 a year, and those employed in agriculture, domestic service, school teaching, the permanent civil service, most hospitals, and in a few other occupations.

To receive benefits a person must first show the Unemployment Insurance Commission office in his district that he or she is unemployed and is available for employment. To qualify for benefits a person must have made at least 30 weekly contributions during the past 104 weeks, and eight of these contributions must have been made in the past 52 weeks. On a subsequent claim, at least 24

of the 30 weekly contributions must have been made since the commencement of the previous claim or in the last 52 weeks, whichever is the longer period. These periods may be extended to cover time lost through sickness or time spent in non-insured employment or self-employment, or for other special reasons.

In addition to regular benefits, a person who is unemployed between December 1 and May 15 may qualify for seasonal benefits if he has used up regular benefits, or does not have enough contributions to qualify for regular benefits, but has made at least 15 weeks' contributions since the previous March 31 or his previous benefit period has terminated after the week in which 15th of May occurred.

There are no residence or citizenship requirements for unemployment insurance and the benefit payments are not subject to income tax.

Workmen's Compensation

If a workman is employed in an industry covered by a provincial Workmen's Compensation Act, he is eligible for compensation for injury suffered on the job or resulting from an industrial disease, unless he is disabled for less than a stated number of days. For any disability connected with his employment, no matter what the length of disability, he is entitled to free medical aid, including hospitalization, for as long as needed.

Compensation and medical aid are paid from an Accident Fund to which employers are required to contribute and which provides a system of mutual insurance. No contribution towards the benefits provided may be collected from the worker.

A very large number of industries and occupations are covered by each provincial Act, including lumbering, mining, construction and manufacturing. Hospitals, shops, hotels and restaurants are covered in most provinces. An industry or occupation that is not included in the provincial workmen's compensation scheme may secure compensation coverage on the application of the employer and on the payment of the required assessment. Office employees are covered in the same way as manual workers.

A worker covered by the Act has no right to sue his employer for injuries received in the course of employment.

Cash benefits for disability are paid at the rate of 75 per cent of average earnings, subject to a provision that yearly earnings above a specified maximum may not be taken into account. The ceiling on annual earnings varies from one province to another, ranging from \$3,000 to \$6,000. A minimum payment per week or per month is provided in all the Acts. After the period of temporary disability is over, any permanent disability resulting from the accident is determined, and an award made in the form of a life pension or a lump sum. Such awards are based on 75 per cent of the average earnings of the workman for the year prior to the accident.



First aid. This is a free service usually available to employees in modern factories. The industrial nurse in the picture, a newcomer to Canada, is employed at a manufacturing plant in Montreal, Quebec.

Where death results from an injury or industrial disease, a payment is made towards the burial expenses of the workman. A widow receives a lump sum, a payment, a pension during her life-time or until she remarries, and a monthly award for each child under 16 (in some provinces under 18).

The pension to a widow varies from \$50 to \$100 a month and the payment to a dependent child from \$20 to \$35 a month, depending on the province. Somewhat higher monthly payments are provided for orphan children. The amount allowed for funeral expenses ranges from \$200 to \$400.

Additional information on workmen's compensation may be obtained from the bulletin "Workmen's Compensation in Canada", October 1960, published by the federal Department of Labour.

Immigrants are eligible for workmen's compensation benefits from the beginning of their employment in Canada.

Family Allowances

All children born in Canada, and all children of newcomers who have lived in Canada for one year, are eligible for family allowances paid by the federal Department of National Health and Welfare.

To qualify for the allowance the child must be registered for it, and must be "maintained" by a parent according to the definition of the Family Allowances Act. The allowances are paid monthly to the parent, usually the mother. They

are tax-free, and are paid by cheque at the following rates: children under 10 years of age, \$6; children aged 10 to 15, \$8. The allowances are paid for children of school age only when they are regularly attending school as required by provincial legislation.

Family Assistance

Family assistance is a grant for children of immigrants or of persons returning to Canada after a prolonged absence, and is payable to the parents. It is designed to assist the family during the first year after admission to Canada or return to Canada for permanent residence, a period when children are not eligible for family allowances. Family assistance is administered by the Immigration Branch of the Department of Citizenship and Immigration.

Family assistance is payable at the end of each three months at the rate of \$5 per month for each eligible child, from the date of admission, or return, until a period of 12 months has elapsed.

Old Age Security

Old age security is paid by the federal government at the rate of \$55 a month to all residents of Canada 70 years of age and over, provided they have resided in Canada for at least 10 years. The pension is payable outside the country to any pensioner for the first six months of any absence and is payable indefinitely outside the country to those with at least 25 years residence in Canada since age 21.

Old Age Assistance and Disabled and Blind Persons' Allowances

The federal and provincial governments co-operate in providing assistance of up to \$55 a month to persons in need who are aged 65 to 69, to those 18 and over who are totally and permanently disabled, and to those aged 18 and over who are blind. Under these programs, payment of assistance or allowances is made by the provinces, some of which also pay an additional supplement in cases of need.

Under each of the three programs, an applicant for assistance must have resided in Canada for 10 years and must meet a test of need to be eligible.

Mothers' Allowances

Allowances on behalf of needy mothers and their dependent children are provided by all provinces. Assistance is granted to widows, mothers with husbands in mental hospitals and, in nine provinces, to mothers who are deserted or whose husbands are disabled. Some provinces provide also for mothers with husbands in penal institutions and for divorced, separated and unmarried mothers.

To be eligible for these allowances, an applicant must be caring for one or more children of eligible age, and must meet specified conditions primarily of

need and residence and, in two provinces, of citizenship. In the latter case the requirement is that the applicant be a Canadian citizen or a British subject or the wife or widow of a Canadian citizen or British subject or that the child have been born in Canada.

The maximum monthly allowance payable to a mother with one child varies from one province to another. An additional amount is paid for each additional child and in some provinces for a disabled father in the home. Certain provinces have established a maximum amount payable to a family and the majority of provinces grant supplementary aid where special need is apparent.

General Assistance

General assistance, including emergency assistance, is available in all provinces to persons who are in need because of unemployment, illness or other reasons. In most provinces assistance is given for food, clothing, shelter and utilities, but it may also cover other aid as, incapacitation or rehabilitative allowances, post-sanatorium allowances, maintenance costs of boarding or nursing home care, counselling and homemaking services. The program is administered by municipal or provincial welfare departments under provincial legislation. In most provinces, minimum standards of assistance to be observed are set by the province. Costs are borne by the municipal, provincial and federal governments. Special arrangements are made for emergency aid to newcomers to Canada who have not yet acquired residence, usually a period of one year in any province.

Hospital Care

Prepaid hospital care at the standard ward level is now provided through federal-provincial hospital insurance programs in all provinces and territories.

Under separate legislation, the Immigration Medical Service provides free hospital care to immigrants who become ill en route to their destination or while awaiting employment. Anyone in Canada suffering from mental illness or tuberculosis also receives free or substantially free hospital care. Other special groups receiving free hospital care are members of the Armed Forces, veterans (for service-connected illness or disability), Indians, Eskimos and insured sick mariners.

Each of the provincial hospital insurance programs offers in-patient standard ward care, diagnostic, laboratory and other hospital services. In addition, most plans provide emergency out-patient treatment, and several provide comprehensive out-patient diagnostic services.

In some provinces the patient is required to pay a portion of the cost:

—In British Columbia \$1.00 a day is charged for the period of hospitalisation and \$2.00 each for emergency visits to hospital. The remainder of the cost is met from the proceeds of a special sales tax. No direct charge is made for people receiving public assistance.

—In Alberta, all patients pay a daily charge of from \$1.50 to \$2.00, except persons in receipt of public assistance, maternity patients, and certain polio, arthritic and cancer patients.

—The Saskatchewan Hospital Services Plan provides hospital care upon payment of annual premiums, which for 1960 are set at \$48 for a family group and \$24 for a single person. Persons receiving public assistance are cared for at either provincial or municipal expense.

—In Manitoba and Ontario, the provincial hospital plans are financed through monthly premiums. In Manitoba these are \$3.00 for a single person, \$6.00 for a family; in Ontario, \$2.10 for a single person, \$4.20 for a family. Costs for public assistance recipients are assumed by either the provincial or municipal government.

—The Nova Scotia hospital scheme provides, additionally, a wide range of specified out-patient services as well as the usual emergency out-patient care. There are no patient charges since financing is largely by a provincial sales tax.

—In Newfoundland, the hospital insurance plan also provides a broad range of out-patient services.

—The plan in Prince Edward Island is financed by personal premiums. The rates are \$2.00 and \$4.00 a month respectively for a single person and a family.

—In Quebec and the Northwest and Yukon Territories, the plan is financed out of general revenue, although in the Northwest Territories there is also a daily charge of \$1.50 per patient day.

In those provinces where it is necessary to be enrolled in a hospital scheme and pay a regular premium in order to belong, enquiries should be directed to the provincial hospital authority in the province concerned.

Medical Care

In certain areas of Manitoba and Saskatchewan, municipally sponsored prepaid medical care plans offer a varying range of physician's services to residents, who must pay an annual premium or a property tax or a combination of the two. Such local plans are not common throughout Canada. The Swift Current area in south-western Saskatchewan operates a medical-dental plan financed from a combination of property tax and premium payments. In the outlying areas of Newfoundland, medical care and certain nursing services are provided on a premium basis, and the Children's Health Service provides free medical and surgical service in hospital to all children under 16 years of age.

Six provinces have special medical programs for some or all of those persons who receive social assistance or relief, blindness allowances, mother's allowances, disability allowances, old age security (supplemental allowance), old age assistance or widow's pensions. In addition, in some provinces, children who are wards of the government are included among those who may receive special

medical assistance. In these cases, services are given free of charge with the possible exception of dental and optical care and drugs. British Columbia, Saskatchewan, Alberta, Ontario, Manitoba and Nova Scotia are the six provinces that supply services in varying degree to these special groups of people. In each of the other provinces and in the two territories assistance is given on a local discretionary basis to persons unable to pay for all or part of their medical care.

A number of provinces have developed programs under which free or substantially free services are provided for persons suffering from specific diseases such as tuberculosis, mental illness, cancer, poliomyelitis and arthritis. The federal government also provides medical care to members of the armed forces, certain classes of war veterans, Eskimos, Indians and insured mariners.

Voluntary Health Insurance Schemes

A wide variety of private companies as well as non-profit co-operative and medically sponsored organizations offer insurance against the expenses of hospital, medical and surgical fees, and in some instances against loss of wages for accident or sickness. The premium paid depends upon the type of contract purchased.

In many industrial and group plans (see Chapter IV), the employer pays part of the premium. While these schemes are usually operated only within certain localities, it may sometimes be possible for a person to make arrangements to stay within such program even though changing his place of residence or his job.

A person who does not belong to any organization that has a group plan may purchase hospital or medical insurance from a private company or a voluntary non-profit insurance agency organized to provide all types of insurance on a national, provincial or local basis. Private companies also sell insurance against accident or loss of pay to individuals. These types of insurance may be purchased by individuals or by families. Again, under some of these plans, it is also possible to retain coverage even though changing one's place of residence or one's job or after reaching retirement age. It is important that a person intending to buy insurance inform himself about the plans of several different agencies before undertaking to purchase a contract.

Free Legal Aid

In many centres across Canada, the local Bar Association provides free legal aid to persons whose incomes are very low. In several provinces this aid is supplemented by the government to permit broader coverage. Under such plans both criminal and civil cases can be conducted, and legal counsel provided on behalf of the indigent persons, without expense to him.

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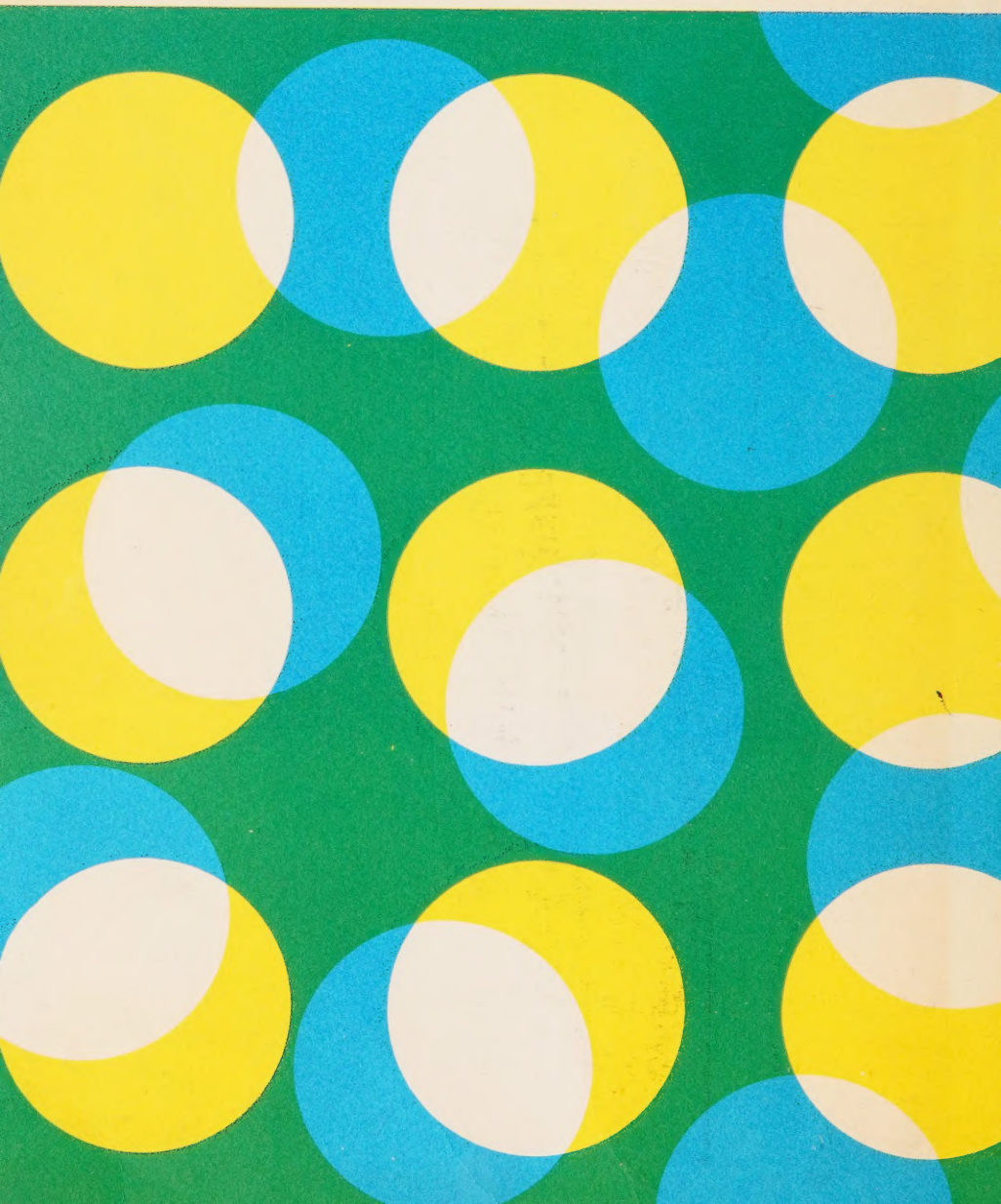
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